

State of Maryland **Consolidated Plan** **Annual Performance Report**

For the period July 1, 2012 through June 30, 2013

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The Maryland Department of Housing and Community Development pledges to foster the letter and spirit of the law for achieving equal housing opportunity in Maryland

CONSOLIDATED PLAN ANNUAL PERFORMANCE AND EVALUATION REPORT

Introduction

The Consolidated Plan is a planning document required by the U. S. Department of Housing and Urban Development (HUD). The Plan covers a five-year period and is updated annually. The Five Year Plan report covers the period July 1, 2010 through June 30, 2015. The Plan is designed to coordinate Federal (and to a lesser extent State) resources to provide decent housing, economic opportunities, and an acceptable living environment to all Maryland citizens. The Consolidated Plan must be submitted to HUD in order for the State to receive funding for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) entitlement programs, as well as funding under competitive HUD programs.

Maryland's Consolidated Plan set forth three over-arching goals the State wants to carry out over the five years of the Plan - revitalizing communities, encouraging homeownership, and expanding the supply of decent affordable housing. As noted above, the five-year Consolidated Plan is updated annually. This is done through a document called the Annual Action Plan. The Annual Action Plan sets more detailed, one year goals to carry out the overarching goals in the Consolidated Plan. As part of the Consolidated Planning process, the State is also required to submit a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD which details progress the State has made in carrying out its detailed one-year goals in the Action Plan, as well as its overall five-year goals. This document is the CAPER that covers the third year of the current five year Plan, that is, the period July 1, 2012 through June 30, 2013.

The APR follows a HUD-proscribed format and is in two parts. The first part describes the Annual Performance of the State, looking at resources made available to the state, investment of resources, households and persons assisted, and other actions undertaken. It also includes a discussion of achievements made in improving institutional structures, intergovernmental cooperation, coordination of the low-income housing tax credit with other housing programs, public housing resident initiatives, lead paint abatement, and fair housing, among other areas. The second part of the APR is a self-assessment of the State's performance compared to the goals it set forth in its Plan.

PART I - ANNUAL PERFORMANCE

RESOURCES MADE AVAILABLE TO THE STATE

FEDERAL RESOURCES

The table below shows the federal funds the Maryland Department of Housing and Community Development (DHCD) received from the federal government for housing, community development, and economic development activities during the reporting period. The table does not include funds provided directly to entitlement jurisdictions (Anne Arundel, Baltimore, Harford, Howard, Prince George's, and Montgomery Counties, and the cities of Annapolis, Baltimore, Bowie, Cumberland, Frederick, Gaithersburg, Hagerstown, and Salisbury) which prepare their own Consolidated Plans, Action Plans, and CAPERs.

FEDERAL FUNDING – APPROPRIATIONS July 1, 2012 – June 30, 2013	
PROGRAM	AMOUNT AWARDED
HOME	\$4,093,567
CDBG	\$6,751,096
ESG	\$1,089,670
DOE Weatherization	\$2,922,814
Rural HOPWA	\$409,020
Montgomery/Frederick HOPWA	\$707,425
Section 8 Vouchers	\$17,140,891
Section 8 Moderate Rehabilitation	\$304,229
Section 8 Contract Administration	\$183,991,856
CSBG	\$8,676,635
TOTAL	\$237,365,093

Additional Resources

Aside from direct appropriations, DHCD and its partners may receive additional funding from the federal government, through bond or tax credit authority, competition, or pass through funding from other agencies. Below is a summary of funding received from these sources during the reporting period:

Housing Revenue Bonds

Housing Revenue Bonds (HRBs) are a federal resource provided to the State through the federal tax code. HRBs are issued on a calendar year (CY) basis, with the amount a State can issue based on population. During the period July 1, 2012 through June 30, 2013, DHCD issued a total of \$193,948,072 in HRBs. Of that amount, \$103,805,000 was used for rental housing loans to provide affordable rental housing for low- and moderate-income households and \$90,143,072 was used to refund, at lower interest rates, prior bonds issued by CDA.

Federal Low-Income Housing Tax Credits

The State of Maryland received a total of \$12,961,293 in competitive Federal Low-Income Housing Tax Credits (Tax Credits) in CY 2012. (Similar to HRBs, Tax Credits are awarded on a calendar year basis). This included a per capita allocation of \$12,822,236 and \$139,057 from the 2012 National Pool Allocation and returned credits. The Department also allocates tax credits to projects that are funded with tax-exempt bonds. In 2012 the Department allocated \$1,354,600 in non-competitive tax credits.

Infrastructure Bonds

DHCD is a conduit issuer of public purpose bonds on behalf of local governments to finance or to refinance infrastructure improvements. This authority comes from federal laws and regulations pertaining to the issuance of tax-exempt bonds. Local government participants gain access to affordable capital with advantageous terms in order to finance critical infrastructure projects and serve communities across the State of Maryland. DHCD issued \$21,755,000 in Infrastructure Bonds during the reporting period.

Competitive Funding

In addition to the funds mentioned above, DHCD received competitive funding during the past year. This included about \$1.2 million in Housing Counseling Funding from NeighborWorks on top of about \$1.5 million in State funding. The Housing Counseling funds were passed through to local intermediaries. In 2012 DHCD received a \$1.25 million HUD Energy Innovation Fund grant which will be used to implement energy efficiency measures in portfolio projects. .

Housing sponsors may also receive competitive funds from the federal government for affordable housing or providing homeless assistance. These include Section 202 (elderly housing) funds, Section 811 (disabled housing) funds, Farmer's Home Administration funds, McKinney Act funds, and Public Housing Authority (PHA) funds, among others. Developers, PHAs, and/or nonprofit agencies apply directly to the federal government for funding under these programs.

In addition, DHCD received \$1 million from the Weinberg Foundation to allocate to projects for designating some rental housing units for disabled persons available at 30% or less of AML. The Weinberg funds will reduce the amount of mortgage on the property so the units can be rented for less. Foxtail Crossing II received \$140,000 of Weinberg funds in FY 2012.

Pass Through Funding

DHCD received pass-through funding from several agencies during the past year to help housing and community revitalization efforts. The Maryland Energy Administration (MEA) passed through about \$1 million in funding from the Regional Greenhouse Gas Initiative (RGGI) to make single-family homes more energy efficient. In 2012, DHCD assumed administration for the EmPOWER Low Income Energy Efficiency Programs (LIEEP) authorized through the EmPOWER Maryland Energy Efficiency Act of 2008 and supported through rate payer funding from Maryland's five largest utilities. As the administrator of these programs, DHCD will receive about \$72 million over the next three years for use in Energy Conservation in Multi-family and Single Family properties. (Note: Starting July 1, 2013, DHCD expects to receive \$1 million in pass through LIHEAP Funds from the Department of Human Resources in Low-Income Energy Efficiency Funding. Beginning on July 1, 2013, DHCD will also receive \$28 million over the next three years from the Customer Investment Fund (CFI) established through the Constellation Exelon merger settlement for improved energy efficiency of affordable multifamily housing and low to moderate income single family households in the Baltimore Gas and Electric Service Area which will be discussed in more detail in next year's CAPER.)

DHCD also received just over \$1 million in pass through funds from the Appalachian Regional Commission to carry out community revitalization efforts in Western Maryland.

STATE RESOURCES

In addition to the federal funds it received, DHCD also received over \$79 million in State funds which helped to carry out the goals set forth in the Consolidated Plan. The table below shows the funds appropriated for the reporting period.

State Resources July 1, 2012 - June 30, 2013	
PROGRAM	AMOUNT
Rental Housing Programs	\$33,000,000
Partnership Rental	\$6,000,000
Shelter and Transitional	\$2,000,000
Rental Allowance Program	\$1,700,000

State Resources July 1, 2012 - June 30, 2013	
PROGRAM	AMOUNT
Homeownership Programs	\$8,500,000
Special Loan Programs	\$7,400,000
Maryland Affordable Housing Trust	\$1,500,000
Neighborhood BusinessWorks Programs	\$4,250,000
Community Legacy Program	\$6,000,000
Strategic Demolition and Smart Growth Impact Fund	\$5,000,000
MD BRAC Preservation Fund	\$4,000,000
TOTAL	\$79,350,000

- Rental Housing \$33 million does not include \$3,125,000 of EmPOWER and \$850,000 of Weinberg funding received in SFY 13
- Not shown is Neighborhood Revitalization's \$23,470,993 received from the Mortgage Loan Servicing Practices Settlement Fund (AG), consisting of \$16,993,130 of capital funds and \$6,477,863 operating.

DHCD also issued \$1 million in State tax credits under the Community Investment Tax Credit Program. .

INVESTMENT OF AVAILABLE RESOURCES

The information below provides summary descriptions of the activities undertaken during the reporting period.

FEDERALLY FUNDED ACTIVITIES

COMMUNITY DEVELOPMENT BLOCK GRANT PROJECTS

The Community Development Block Grant (CDBG) Program provides grants to units of local government to carry out housing, public facility and economic development activities which predominantly benefit low and moderate-income persons.

The CDBG Program is comprised of two parts. The Entitlement Program is directly administered by HUD and provides Federal funds to large metropolitan "entitlement" communities. The States and Small Cities Program provides Federal funds to the States who then distribute funds to "non-entitlement" counties, small cities and towns. DHCD operates the Small Cities CDBG program on behalf of

these jurisdictions, which are awarded to local governments on a competitive basis. The State awarded \$8,910,017 in CDBG funding during the reporting period which included the allocation from HUD and program income. The summary below shows the CDBG awards during the period July 1, 2012 through June 30, 2013:

Community Development Block Grant Program Awards July 1, 2012 - June 30, 2013									
CDBG Awardee	Description	Award	Leverage	Total Project Cost	Consolidated Plan Performance Measure	Con Plan Priority	Bene. Type	Proposed Bene.	Proposed LMI Bene.
Allegany County	Waterline Extension	800,000	150,000	950,000	Revitalizes Communities	High	People	420	235
	Waterline Connections						Units	30	30
Cambridge	Preliminary Engineering for downtown building	6,500	1,000`	7,500	Revitalizes Communities	High	Building	1	1
Calvert County	Construct house for LMI homebuyer	125,000	111,401	236,401	Revitalizes Communities	High	Units	1	1
Crisfield	Acquire generators for a sewer lift station, a water well, and a traffic light	152,500	0	152,500	Revitalizes Communities	High	People	2729	1927
Crisfield	Amendment – City dock improvements	300,000	0	300,000	Revitalizes Communities	High	People		
Dorchester County	Renovate existing homeless shelter	70,000	26,300	96,300	Revitalizes Communities	High	People	120	120
Dorchester County	Amendment – Shelter renovation	100,000	0	100,000	Revitalizes Communities	High	People		
Elkton	Improvements to a water tower	500,000	202,748	702,748	Revitalizes Communities	High	People	11310	6070
Elkton	Acquisition for new housing development	500,000	10,000,000	510,000	Revitalizes Communities	High	Units	53	53

Community Development Block Grant Program Awards

July 1, 2012 - June 30, 2013

CDBG Awardee	Description	Award	Leverage	Total Project Cost	Consolidated Plan Performance Measure	Con Plan Priority	Bene. Type	Proposed Bene.	Proposed LMI Bene.
Frederick County	Study on aging population	40,645	10,805	51,450	Revitalizes Communities	High	People	32950	3295
Frostburg	Water system improvements	367,768	525,085	892,853	Revitalizes Communities	High	People	7004	4072
Greensboro	Amendment - Acquisition of land and engineering for new wastewater treatment plant	800,000	1,139,653	1,939,653	Revitalizes Communities	High	People		
Kitzmiller	Study of former school	26,550	500	27,050	Revitalizes Communities	High	People	279	175
Loch Lynn Heights	Demolish a blighted building	100,000	10,756	110,756	Revitalizes Communities	High	Building	1	1
Lonaconing	Repairs and improvements to Union Street bridge	220,000	3,0000	223,000	Revitalizes Communities	High	People	1146	685
Lonaconing	Preparation of Capital Improvement Plan	25,000	0	25,000	Revitalizes Communities	High	People	1146	685
Pocomoke City	Repair and replace unsafe sidewalks	25,000	28,630	53,630	Revitalizes Communities	High	People	3977	2309
Princess Anne	Preliminary engineering for planned road construction	25,000	5,000	30,000	Revitalizes Communities	High	People	2375	1744
Princess Anne	Hotel renovations	502,000	1,273,925	1,775,925	Revitalizes Communities	High	Jobs	15	8
Queen Anne's County	Addition to homeless transitional shelter	757,284	942,429	1,699,713	Revitalizes Communities	High	People	200	200

Community Development Block Grant Program Awards

July 1, 2012 - June 30, 2013

CDBG Awardee	Description	Award	Leverage	Total Project Cost	Consolidated Plan Performance Measure	Con Plan Priority	Bene. Type	Proposed Bene.	Proposed LMI Bene.
Queen Anne's County	Amendment - Infrastructure improvements to Matapeake Industrial Park	75,000	0	75,000	Revitalizes Communities	High	Jobs		
St. Mary's County	Relocate and renovate four buildings for LMI housing.	203,994	505,200	709,194	Revitalizes Communities	High	Units	4	4
St. Mary's County	Acquisition and renovation of affordable housing development	200,000	15,586,074	15,786,074	Revitalizes Communities	High	Units	128	66
St. Michael's	Acquisition and construction of affordable rental housing	800,000	7,056,167	7,856,167	Revitalizes Communities	High	Units	38	38
Snow Hill	Revitalization Study	35,000	4,000.0	39,000	Revitalizes Communities	High	People	2054	1153
Somerset County	Countywide housing rehabilitation program	450,000	90,000	540,000	Revitalizes Communities	High	Units	40	40
Somerset County	Temporary relocation assistance to hurricane survivors	395,000	0	395,000	Revitalizes Communities	High	People	200	200
Thurmont	Improvements to local food bank	26,251	2,475	28,726	Revitalizes Communities	High	People	1000	1000
Union Bridge	Amendment – Infrastructure Improvements	138,000	85,500	223,500	Revitalizes Communities	High	People	1001	605

Community Development Block Grant Program Awards July 1, 2012 - June 30, 2013									
CDBG Awardee	Description	Award	Leverage	Total Project Cost	Consolidated Plan Performance Measure	Con Plan Priority	Bene. Type	Proposed Bene.	Proposed LMI Bene.
Westernport	Repair several retaining walls	150,000	2,500	152,500	Revitalizes Communities	High	People	2129	1340
Westernport	Capital Improvement Plan	25,000	0	25,000	Revitalized Communities	High	People	2129	1340
Westernport	Replace stormwater sewer	110,000	2,000	112,000	Revitalizes Communities	High	People	2129	1340
Westminster	Installation of ADA curb ramps	318,875	10,000	328,875	Revitalizes Communities	High	People	2824	2824
Total		8,910,017	42,598,148	51,508,165					

EMERGENCY SOLUTIONS GRANTS

Emergency Solutions Grants (ESG) funds are awarded to nonprofit agencies who apply through local governments for ESG moneys. Funding is on a competitive basis. The table below shows Emergency Solutions Grant awards that were made during the period July 1, 2012 through June 30, 2013:

EMERGENCY SOLUTIONS GRANTS PROGRAM July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Allegany County	Human Resource Development	\$18,234	\$5,914	\$11,827	\$10,842	\$2,464	\$0	\$0	\$49,280	\$131,949	\$82,669

EMERGENCY SOLUTIONS GRANTS PROGRAM											
July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Allegany County	Family Crisis Resources Center, Inc. (FCRC)	\$8,470	\$0	\$0	\$0	\$0	\$0	\$0	\$8,470	\$348,706	\$340,236
Annapolis, City of	Annapolis Area Ministries/ Lighthouse Shelter	\$50,625	\$0	\$0	\$0	\$0	\$0	\$0	\$50,625	\$225,000	\$174,375
Calvert County	Community Ministry of Calvert County	\$9,455	\$4,575	\$26,460	\$0	\$540	\$0	\$0	\$27,000	\$100,380	\$73,380
Calvert County	Project Echo	\$13,466	\$9,923	\$0	\$0	\$236	\$0	\$0	\$23,625	\$288,962	\$265,337
Caroline County	St. Martin's Ministries	\$21,506	\$24,994	\$11,625	\$0	\$0	\$0	\$0	\$58,125	\$283,383	\$225,258
Carroll County	Human Services Program of Carroll County, Inc.	\$0	\$25,650	\$0	\$0	\$0	\$0	\$0	\$25,650	\$90,000	\$64,350
Cecil County	Cecil County Men's Shelter	\$6,975	\$0	\$0	\$4,650	\$0	\$0	\$0	\$11,625	\$176,863	\$165,238
Cecil County	Meeting Ground	\$6,030	\$0	\$0	\$4,020	\$0	\$0	\$0	\$10,050	\$498,308	\$488,258

EMERGENCY SOLUTIONS GRANTS PROGRAM											
July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Charles County	Homeless Advocacy Association, Inc./ Robert J. Fuller Transitional House	\$16,369	\$0	\$0	\$0	\$506	\$0	\$0	\$16,875	\$175,743	\$158,868
Charles County	Catholic Charities of the Archdiocese of Washington/ Angel's Watch Regional Shelter	\$6,983	6,983	\$0	\$0	\$285	\$0	\$0	\$14,250	\$75,000	\$60,750
Charles County	LifeStyles of MD Foundation, Inc.	\$0	\$0	\$8,978	\$4,560	\$285	\$428	\$0	\$14,250	\$50,000	\$35,750
Dorchester County	Delmarva Community Services	\$17,903	\$9,240	\$13,283	\$13,283	\$1,733	\$1,155	\$1,155	\$57,750	\$91,302	\$33,552

EMERGENCY SOLUTIONS GRANTS PROGRAM											
July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Frederick, City of	City of Frederick Community Action Agency	\$6,581	8,353	\$6,328	\$4,050	\$0	\$0	\$0	\$25,313	\$484,000	\$458,687
Frederick, City of	Religious Coalition for Emergency Human Needs, Inc./ Cold Weather Shelter	\$15,795	\$0	\$0	\$0	\$1,215	\$0	3,240	\$9,000	\$323,916	\$314,916
Frederick County	Advocates for Homeless Families, Inc.	\$12,184	\$0	\$9,191	\$0	\$0	\$0	\$0	\$21,375	\$318,500	\$297,125
Frederick County	Heartly House, Inc.	\$19,491	\$5,822	\$0	\$0	\$0	\$0	\$0	\$25,313	\$237,174	\$211,861
Garrett County	Garrett County Community Action Committee, Inc.	\$16,583	\$0	\$15,075	\$13,065	\$4,020	\$503	\$1,005	\$50,250	\$535,820	\$485,570
Harford County	Alliance, Inc.		\$1,500	\$0	\$0	\$0	\$0	\$1,861	\$3,361	\$10,157	\$6,796
Harford County	Associated Catholic Charities/ Anna's House	\$6,714	\$	\$0	\$0	\$0	\$0	\$0	\$6,714	\$345,300	\$338,586

EMERGENCY SOLUTIONS GRANTS PROGRAM											
July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Harford County	Harford County	\$0	\$0	\$0	\$0	\$2,582	\$0	\$0	\$2,582	\$31,461	\$28,879
Harford County	Homecoming Project	\$6,714	\$0	\$0	\$0	\$0	\$0	\$0	\$6,714	\$36,779	\$30,065
Harford County	Faith Communities	\$4,689	\$2,194	\$1,721	\$0	\$0	\$0	\$0	\$8,604	\$30,413	\$21,809
Harford County	Harford Family House, Inc.	\$3,226	\$0	\$0	\$0	\$0	\$0	\$0	\$3,266	\$14,337	\$11,071
Harford County	Harford County Community Action Agency, Inc.	\$0	\$0	\$8,425	\$0	\$0	\$0	\$0	\$8,425	\$29,781	\$21,356
Harford County	Sexual Assault/Spousal Abuse	\$4,314	\$599	\$0	\$0	\$0	\$0	\$0	\$4,913	\$310,897	\$305,984

EMERGENCY SOLUTIONS GRANTS PROGRAM											
July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Howard County	Department of Citizen Services/ Grassroots Crisis Intervention Center, Inc./ Randy Sands Men's Shelter	\$13,500	\$0	\$0	\$0	\$0	\$0	\$0	\$13,500	\$356,136	\$342,636
Howard County	Domestic Violence Center of Howard County, Inc./ Safehouse	\$4,275	\$0	\$0	\$0	\$0	\$0	\$0	\$4,275	\$319,424	\$315,149
Howard County	CAC of Howard County	\$0	\$0	\$14,250	\$0	\$0	\$0	\$0	\$14,250	\$164,854	\$150,604
Kent County	Samaritan Group, Inc.	\$2,703	\$0	\$2,302	\$0	\$0	\$0	\$0	\$5,005	\$29,150	\$24,145
Salisbury, City of	Diakonia, Inc.	\$1,313	\$9,516	\$13,125	\$8,860	\$0	\$0	\$0	\$32,813	\$75,000	\$42,187
Salisbury, City of	Samaritan Ministries	\$10,938	\$0	\$0	\$0	\$0	\$0	\$0	\$10,938	\$100,000	\$89,062
Salisbury, City of	Village of Hope	\$9,625	\$0	\$0	\$0	\$0	\$0	\$0	\$9,625	\$188,000	\$178,375
Salisbury, City of	Second Chance Help	\$8,125	\$0	\$0	\$713	\$0	\$0	\$0	\$8,125	\$25,000	\$16,875

EMERGENCY SOLUTIONS GRANTS PROGRAM											
July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Somerset County	Somerset County for the Homeless, Inc. "The Wood"	\$20,100	\$0	\$0	\$0	\$0	\$0	\$0	\$20,100	\$42,768	\$22,668
Somerset County	Seton Center w/ Catholic Charities	\$0	\$0	\$24,398	\$6,100	\$0	\$0	\$0	\$30,498	\$86,079	\$55,581
St. Mary's County	Catholic Charities of the Archdiocese of Washington/ Angel's Watch Regional Shelter	\$2,657	\$4,377	\$0	\$0	\$0	\$0	\$0	\$7,816	\$35,000	\$27,184
St. Mary's County	Three Oaks Shelter, Inc.	\$11,166	\$6,297	\$3,862	\$15,490	\$1,427	\$1,427	\$2,309	\$41,979	\$256,252	\$214,273
St. Mary's County	Leah's House	\$2,132	\$4,973	\$0	\$0	\$0	\$0	\$0	\$7,105	\$206,670	\$199,565
Talbot County	Neighborhood Service Center, Inc.	\$19,191	\$10,588	\$3,309	\$0	\$0	\$0	\$0	\$33,088	\$171,014	\$137,926

EMERGENCY SOLUTIONS GRANTS PROGRAM											
July 1, 2012 - June 30, 2013											
Grantee	Service Provider	Maintenance & Operation	Shelter Essentials	Homeless Prevention	Rapid Rehousing	HMIS	Shared Admin	Outreach	Total Awards	Total Project Cost	Leveraging
Washington County	Washington County Community Action Council, Inc.	\$21,875	\$0	\$2,734	\$2,734	\$0	\$0	\$0	\$27,344	\$741,826	\$714,482
Wash. County	Religious Effort to Assist and Care for the Homeless, Inc. (REACH)	\$13,090	\$0	\$0	\$0	\$0	\$0	\$0	\$13,090	\$183,091	\$170,001
Wash. County	CASA, Inc.	\$12,513	\$0	\$0	\$0	\$0	\$0	\$0	\$12,513	\$121,927	\$109,414
Wash. County	St. John's Shelter for the Homeless, Inc.	\$8,085	\$0	\$0	\$0	\$0	\$0	\$0	\$8,085	\$32,000	\$23,915
Worcester County	Diakonia, Inc.	\$10,063	\$11,813	\$11,375	\$10,500	\$0	\$0	\$0	\$43,750	\$100,000	\$56,250
Worcester County	Samaritan Ministries, Inc.	\$16,940	\$2,310	\$0	\$0	\$0	\$0	\$0	\$19,250	\$100,000	\$80,750
Denton, Town of	Winter Haven	\$5,335	\$0	\$0	\$0	\$0	\$0	\$0	\$5,335	\$28,188	\$22,853
Statewide	United Way of Central Maryland	\$0	\$0	\$0	\$0	\$50,000	\$0	\$0	\$50,000	\$100,000	\$50,000
TOTAL		\$445,046	\$173,341	\$223,143	\$19,198	\$65,684	\$3,903	\$9,570	\$1,018,842	\$8,706,339	\$7,744,621

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

During the period July 1, 2012 through June 30, 2013, the State utilized \$7,750,714.in HOME funds. These funds were used for 61 loans, totaling 92 HOME-assisted units, at an average cost of 84,246.89 per unit. These consisted of \$5,209,035 for multi-family rental housing projects, \$265,018 for homeownership assistance, \$1,920,996 for homeowner rehabilitation assistance, \$239,165 in single family rental projects, \$37,500 for Tenant Based Rental Assistance in Carroll County and \$79,000 for 1 Group Home Acquisition in Anne Arundel County.

There were 33 households who received direct homeownership assistance during the reporting period. HOME funds were primarily used as soft second mortgages to help make home purchases affordable, as well as for down payment and closing cost assistance. The table below provides information on direct homebuyer assistance financed by the HOME program:

HOME- HOMEBUYER ASSISTANCE ACTIVITY July 1, 2012 - June 30, 2013		
County	Number of Loans	Amount of HOME Funds
Allegany	1	\$30,000
Baltimore City	2	\$5,000
Cecil	8	\$40,000
Frederick	16	\$75,000
Garrett	4	\$85,020
Wicomico	2	\$28,998
TOTAL	33	\$265,018

Homeowner rehabilitation continued to play a major role in the HOME Program. There were 22 rehabilitation loans made to assist 22 households during the reporting period from the HOME Program funded Special Targeted Applicant Rehabilitation (STAR) program. The STAR program assisted households who could not qualify for other State loan programs. There were also 2 acquisition/rehabilitation loans made for two dwellings consisting of 4 rental units.

The table below provides information on Single Family Activity and includes Homeowner rehabilitation and small rental property assistance activities financed by the HOME program:

HOME – SINGLE FAMILY REHABILITATION July 1, 2012 - June 30, 2013		
County	Units	Financing
Allegany	1	\$24,413
Baltimore City	2	\$103,191
Calvert	1	\$10,470
Caroline	1	\$8,510
Charles	3	\$484,695
Dorchester	1	\$112,128
Garrett	1	\$84,913
Harford	1	\$33,926
Kent	1	\$115,244
Prince George's	1	\$150,680
Somerset	4	\$436,644
Talbot	2	\$186,518
Washington	5	\$239,165
Wicomico	2	\$64,931
Worcester	1	\$104,733
TOTAL	27	\$2,160,161

Under the rental housing programs, three multi-family rental housing projects received a total award of \$\$5,209,035 in HOME funds for 133 units of which 31 are HOME-assisted units.

HOME MULTI-FAMILY PROJECTS July 1, 2012 - June 30, 2013						
Project Name	County	Total Costs	HOME Funds	Total Units	HOME Units	Occupancy Type
New East Crossing	Cecil	15,093,711	2,000,000	72	12	Family
North Creek Run Phase II	Cecil	\$6,999,522	\$1,989,035	22	11	Family
Riverwoods at St. Michaels	Talbot	3,019,686	1,220,000	39	8	Family
TOTAL		25,112,919	\$5,209,035	133	31	

Energy Efficiency and Conservation Block Grant - Competitive

DHCD's Be SMART program, funded through a competitive grant DHCD received from the US Department of Energy's Better Buildings program, provides increased comfort, safety and affordability to buildings in Maryland through energy efficiency improvements. DHCD is working with local partners and contractors to provide financing for energy efficiency improvements throughout the State. Through the Be SMART program, financing is available for the purchase and installation of equipment and materials for energy efficiency measures. Such items include, but are not limited to ENERGY STAR qualified: HVAC systems, insulation, windows, draft stopping and duct sealing, appliances and fixtures, and water heating equipment. These improvements are expected to result in energy savings of 15-30%. This translates to significantly lower energy bills for consumers, more comfortable buildings and reduced consumption of fossil fuels. Funding can be used for both multifamily housing, as well as business energy efficiency improvements. This new program financed two multifamily projects in FY 2012 that also received other State funds. Halpine Hamlet received \$422,353 and Homes at Elkton received \$306,776.

Federal Low-Income Housing Tax Credits

DHCD's Division of Development Finance (a.k.a. CDA) operates the Federal Low-Income Housing Tax Credit program for the State of Maryland. Competitive credits are awarded on a competitive basis along with other rental housing programs in a coordinated uniform application. Non-competitive tax credits are awarded for projects that also include tax-exempt bonds. The Tax Credits themselves are awarded on a calendar year basis. Final tax credit determinations are made at the end of a calendar year. Therefore, the tables below cover the final awards as of December 31, 2012 that falls into the period covered in this performance report.

COMPETITIVE FEDERAL LOW-INCOME HOUSING TAX CREDITS						
Calendar Year 2012						
Project Name	Sponsor Name	County	Tax Credit	LI Units	Occupancy	Total Project Costs
Catholic Charities at Village Crossroads	Associated Catholic Charities	Baltimore	\$600,386	94	Elderly	\$14,310,151
Foxtail Crossing II	Homes for America/PIRHL	Dorchester	\$1,345,585	48	Family	\$13,772,015
Greens at Irvington Mews	Enterprise Housing Corporation	Baltimore City	\$1,400,000	48	Elderly	\$15,870,462
O'Donnell Townhomes I	Greater Baltimore AHC Inc.	Baltimore City	\$1,335,684	75	Family	\$20,767,643
Oakwood Family Homes	Interfaith Housing Alliance	Anne Arundel	\$547,737	22	Family	\$8,430,296
Fells Point Station	Columbus Property Management	Baltimore City	\$838,522	47	Family	\$13,649,748
Columbus School	Housing Services Alliance, Inc.	Baltimore City	\$1,147,000	49	Family	\$13,000,050
Belle Hill Manor	Rellim Development/Stavrou	Cecil	\$1,340,000	84	Family	\$20,291,396

COMPETITIVE FEDERAL LOW-INCOME HOUSING TAX CREDITS Calendar Year 2012						
Project Name	Sponsor Name	County	Tax Credit	LI Units	Occupancy	Total Project Costs
Burwood Gardens	Pennrose Properties LLC	Anne Arundel	\$1,147,000	100	Elderly	\$19,474,168
New East Crossing	Ingerman Group	Cecil	\$811,641	72	Family	\$14,197,332
Tanglewood/Sligo Hills	Housing Opportunities Commission	Montgomery	\$1,291,667	132	Family	\$28,768,303
Barclay Square Phase II	Telesis Baltimore Corporation	Baltimore City	\$1,248,341	67	Family	\$18,395,535
TOTAL			\$12,961,293	838		\$200,927,099

Non-competitive Federal Low-Income Housing Tax Credits Calendar Year 2012						
Project Name	Sponsor name	County	Tax Credit	LI Units	Occupancy	Total Project Costs
Pikeswood Park Apartments	Osprey Property Company LLC	Baltimore	\$284,981	140	Family	\$16,534,690
Mulberry Hills	The Severn Companies	Talbot	\$307,016	128	Family	\$13,865,419
Eastern Avenue Apartments	Volunteers of America	Prince George's	\$344,655	88	Family	\$14,388,753
Park View at Bladensburg	Shelter Development LLC	Prince George's	\$242,410	101	Elderly	\$10,092,732
Park View at Colonial Landing	Shelter Development LLC	Howard	\$175,538	100	Elderly	\$8,807,254
TOTAL			\$1,354,600	557		\$63,688,848

DOE and State Funding for Energy Efficiency

As noted earlier in this report, DHCD received pass through funding from the Maryland Energy Administration to make multi-family rental housing more energy efficient. Funding passed through by MEA came from both DOE and State programs. The following chart lists the Multifamily rental housing project that received BeSmart only funding in FY 2013 to improve energy efficiency (other developments also received funding for energy efficiency, but are not reported here in order to prevent double counting of units):

MF Projects with BeSmart Only Funding July 1, 2012 - June 30, 2013				
PROJECT NAME	COUNTY LOCATION	UNITS	OCCUPANCY	FINANCING
Circle Terrace Apartments	Baltimore	303	Family	\$2,293,174
TOTAL		303		\$2,293,174

WEATHERIZATION FUNDS

The Weatherization Assistance Program (WAP), funded primarily through the U.S. Department of Energy, helps eligible low-income households through the installation of energy conservation materials in their dwelling units. These measures both reduce the consumption of energy and the cost of maintenance for these homes. Priority is given to homeowners who may be elderly, disabled, families with children, and/or have the highest energy consumption. Eligible renters may apply and will be given due consideration in accordance with WAP's Rental Property Investment Program. Federal regulations limit the amount of WAP service each dwelling unit can receive. The table below shows weatherization activities undertaken by DHCD with DOE Recovery Act Weatherization funds from the period July 1, 2012 through June 30, 2013. The weatherization funds are often leveraged with other funds, including Maryland Energy Assistance Program (MEAP) funds from the Low Income Home Energy Assistance Program (LIHEAP) and Regional Greenhouse Gas Initiative (RGGI) funds as shown in the right hand column.

ARRA Weatherization Funds July 1, 2012 - June 30, 2013			Leveraged Funds
County	Number of Units	ARRA Amount	Leveraged Amount
Allegany	45	\$304,724.29	\$72,518.81
Anne Arundel	15	\$59,757.97	\$0
Baltimore City	122	\$583,225.59	\$6,294.20
Baltimore County	29	\$131,614.63	\$12,501.50
Calvert	3	\$26,623.75	\$13,123.00
Caroline	4	\$25,880.46	\$0
Carroll	2	\$10,360.20	\$0

ARRA Weatherization Funds July 1, 2012 - June 30, 2013			Leveraged Funds
County	Number of Units	ARRA Amount	Leveraged Amount
Cecil	3	\$18,610.16	\$0
Charles	7	\$36,682.96	\$5,429.34
Dorchester	9	\$52,644.40	\$3,908.34
Frederick	39	\$175,108.39	\$44,011.95
Garrett	14	\$73,598.60	\$24,728.28
Harford	0	\$0	\$0
Howard	9	\$35,177.06	\$17,325.00
Kent	1	\$4,225.25	\$0
Montgomery	50	\$182,554.33	\$0
Prince George's	88	\$462,821.97	\$34,998.86
Queen Anne's	4	\$23,594.49	\$0
Saint Mary's	10	\$67,404.05	\$4,521.00
Somerset	9	\$78,678.41	\$13,124.87
Talbot	14	\$75,192.60	\$0
Washington	19	\$120,569.43	\$25,482.60
Wicomico	58	\$334,827.10	\$57,650.00
Worcester	7	\$38,938.26	\$24,981.34
TOTAL	561	\$2,922,814.35	\$360,599.09

DHCD did not use non-ARRA DOE Weatherization funds during the SFY 2013. The unspent DOE Regular Program funds have been carried over for use in SFY 2013 and SFY 2014 since the focus of activity from 2009-2012 was concentrated on utilizing ARRA Weatherization funds.

SECTION 8 PROGRAMS

The Section 8 Housing Choice Voucher Program is a rental assistance program that subsidizes the rent of lower-income families through the use of federal funds. The Maryland Department of Housing and Community Development (DHCD) administers the Section 8 program in many of the State's smaller communities or counties that do not have the capacity or choose not to operate the program on their own. Persons who hold Vouchers may use them anywhere in the State.

SECTION 8 – HOUSING CHOICE VOUCHER July 1, 2012 - June 30, 2013		
County	Units	Financing
Allegany	551	\$2,616,512
Caroline	153	\$1,089,007
Dorchester	271	\$1,804,698
Frederick	445	\$5,771,351
Garrett	172	\$690,429
Kent	43	\$292,888
Somerset	136	\$944,417
Talbot	84	\$657,141
Wicomico	224	\$1,736,276
Worcester	210	\$1,538,172
TOTAL	2,289	\$17,140,891

The Section 8 Moderate Rehabilitation Program also provides rental assistance that subsidizes the rent of lower-income families. However, unlike the Housing Choice Voucher Program, assistance under the Moderate Rehabilitation Program is restricted to housing rehabilitated with financing under the Section 8 Moderate Rehabilitation Program.

SECTION 8 – MODERATE REHABILITATION July 1, 2012 - June 30, 2013		
County	Units	Financing
Allegany County	4	\$12,800
Baltimore City	4	\$3,514
Frederick County	20	\$143,487
Garrett County	33	\$144,428
TOTAL	61	\$304,229

STATE FUNDED HOUSING ACTIVITIES

HOMEOWNERSHIP

The State's Homeownership Programs made a total of 1,559 homeownership loans during the reporting period. Loans were made for home mortgages as well as down payment and closing cost assistance. Loans made under the Maryland Mortgage Program, Maryland Home Financing Program (MHFP), and Homeownership for Individuals with Disabilities program were for home mortgages. The Down Payment and Settlement Expense Loan Program (DSELP) was used to help buyers with their down payment and closing costs. The Maryland Mortgage Program (MMP) is the State's largest homeownership program. Funding for the program comes through the issuance of tax-exempt bonds and through Mortgage Backed Securities (MBS).

MARYLAND MORTGAGE PROGRAM July 1, 2012 - June 30, 2013		
County	Loans	Financing
Allegany	9	\$957,432
Anne Arundel	145	\$29,34,5701
Baltimore City	305	\$41,269,464
Baltimore County	241	\$39,141,047
Calvert	7	\$1,491,250
Caroline	4	\$636,726
Carroll	21	\$4,649,239
Cecil	14	\$2,892,513
Charles	105	\$21,440,170
Dorchester	0	\$0
Frederick	27	\$5,097,948
Garrett	1	\$212,755
Harford	107	\$18,756,530
Howard	20	\$4,366,659
Kent	1	\$183,673
Montgomery	29	\$5,996,788
Prince George's	385	\$74,124,587
Queen Anne's	1	\$227,797

MARYLAND MORTGAGE PROGRAM July 1, 2012 - June 30, 2013		
County	Loans	Financing
Saint Mary's	21	\$4,675,810
Somerset	1	\$112,098
Talbot	0	\$0
Washington	88	\$12,077,051
Wicomico	21	\$2,518,322
Worcester	6	\$952,244
TOTAL	1,559	\$271,125,804

The Homeownership for Individuals with Disabilities Program is a set-aside within the MHFP program. Homeownership loans are made to individuals with disabilities or families with a disabled child or a guardian of a disabled person who are otherwise unable to obtain mortgages due to lack of credit history or for other reasons related to their disability status. Funding for this program is made available through State appropriations blended with funds from tax-exempt bonds. Loans under this program have fixed interest rates based on the borrower's ability to repay with a 30-year term.

HOMEOWNERSHIP FOR INDIVIDUALS WITH DISABILITIES PROGRAM JULY 1, 2012 - JUNE 30, 2013		
County	Loans	Financing
Anne Arundel	1	\$189,025
Baltimore City	6	\$635,561
Baltimore	4	\$474,724
Frederick	2	\$348,962
Harford	1	\$241,500
Montgomery	1	\$253,651
Prince George's	2	\$360,007
Washington	1	\$131,003
TOTAL	18	\$2,634,433

The Downpayment and Settlement Expense Program (DSELP) provides 0% deferred second mortgage loans to eligible homebuyers to help cover settlement expenses not covered by the first mortgage loan, which must be an MMP Loan. DSELP assists those borrowers who may not have sufficient assets to cover the payment of settlement expenses and any down payment required for the mortgage, as prescribed by the insurer/guarantor. The House Keys 4 Employees, Builder/Developer Incentive Program and the

Community Partners Incentive Program are partner match programs that use DSELP funds to match up to \$2,500 in contributions made by one of the participating partners and are provided in the form of a 0% deferred loan. Smart Keys 4 Employees, a Smart Growth enhancement to the House Keys 4 Employees Program, which allows borrowers to receive additional matching funds from DHCD if the property the borrower is purchasing is located in a Priority Funding Area and the property is within 10 miles of the borrower's place of employment or within the boundaries of the local jurisdiction (county), provides an "across the board bonus" of \$1,000 for borrowers that meet the criteria for the Smart Keys 4 Employees Program. In addition to these partner match programs, DHCD, in support of the State of Maryland's effort to welcome families who are relocating to Maryland as a result of the 2005 Base Realignment and Closure (BRAC), created the BRAC Match Program. The BRAC Match Program enables eligible homebuyers who are using a Maryland Mortgage Program loan to purchase a home to receive an additional \$2,500 for down payment and/or closing cost assistance. The \$2,500 is available in the form of a 0%, deferred loan.

DOWNPAYMENT & SETTLEMENT EXPENSE LOAN PROGRAM		
July 1, 2012 - June 30, 2013		
County	Loans	Financing
Allegany	9	\$42,800
Anne Arundel	144	\$802,586
Baltimore City	300	\$1,895,686
Baltimore County	215	\$1,146,000
Calvert	7	\$50,000
Caroline	4	\$21,500
Carroll	20	\$111,500
Cecil	14	\$88,750
Charles	104	\$641,400
Dorchester	0	\$0
Frederick	26	\$154,500
Garrett	1	\$7,500
Harford	107	\$588,000
Howard	18	\$96,500
Kent	1	\$2,500
Montgomery	29	\$156,000
Prince George's	384	\$2,117,063
Queen Anne's	1	\$5,000
Saint Mary's	20	\$166,871
Somerset	1	\$4,000

DOWNPAYMENT & SETTLEMENT EXPENSE LOAN PROGRAM July 1, 2012 - June 30, 2013		
County	Loans	Financing
Talbot	0	\$0
Washington	87	\$511,000
Wicomico	21	\$102,300
Worcester	5	\$30,936
TOTAL	1,518	\$8,742,392

As noted above, both the Homeownership for Individuals with Disabilities Program and DSELP are set-asides under the Maryland Home Financing Program (MHFP). MHFP sometimes makes direct first mortgage loans to borrowers outside of these programs; however, no direct MHFP loans were made this year during the reporting period.

SPECIAL LOANS

The Special Loans programs provide loans for both the rehabilitation of single family properties, as well as for the provision of group homes for persons with disabilities. The rehabilitation loan programs include Maryland Housing Rehabilitation Program (MHRP) loans and Indoor Plumbing Program (IPP) Loans, as well as Lead Paint Abatement loans and grants addressed elsewhere in this report.

The Group Home Financing Program (GHFP) and the Special Housing Opportunities Program (SHOP) work in partnership with the Maryland Department of Aging, as well as the Mental Hygiene Administration and Developmental Disabilities Administration of the Department of Health and Mental Hygiene to provide safe, decent affordable housing to some of the State's most vulnerable citizens. GHFP loans are financed with State appropriations, SHOP loans are financed through bond funding. Both sources of funding may be used in the same project. The table below shows non-duplicative homes and beds financed in the past year for these programs:

GHFP AND SHOP PROGRAMS July 1, 2011 - June 30, 2012					
County	# GHFP Loans	GHFP Amount	# SHOP Loans	SHOP Amount	# of beds
Anne Arundel	2	\$761,331	2	\$192,600	7
Baltimore County	3	\$447,161	3	\$232,500	10
Charles	1	\$146,841	1	\$80,390	4
Montgomery	1	\$173,149	1	\$179,500	3

GHFP AND SHOP PROGRAMS July 1, 2011 - June 30, 2012					
County	# GHFP Loans	GHFP Amount	# SHOP Loans	SHOP Amount	# of beds
Prince George's	1	\$103,861	1	\$204,000	3
St. Mary's	1	\$82,287	1	\$197,200	4
TOTAL	9	\$1,714,630	9	\$1,086,190	31

The purpose of the Maryland Housing Rehabilitation Program is to preserve and improve single family properties and one-to-four unit rental properties. The table below shows homes rehabilitated under the MHRP-SF program during the reporting period, including the set-aside for the Accessible Homes for Seniors program.

MARYLAND HOUSING REHABILITATION PROGRAM July 1, 2012 - June 30, 2013			
Jurisdiction	Loans	Units	Amount
Anne Arundel County	17	17	\$1,201,966
Baltimore City	14	14	\$373,401
Baltimore County	20	20	\$842,453
Caroline County	3	3	\$66,112
Carroll County	2	2	\$181,529
Dorchester County	1	1	\$14,539
Frederick County	3	3	\$72,382
Harford County	1	1	\$36,457
Montgomery	1	1	\$2,848
Prince George's County	1	1	\$34,210
Queen Anne's County	1	1	\$23,881
Somerset County	3	3	\$136,112
Talbot County	3	3	\$108,213
Washington County	4	4	\$161,121
Wicomico County	5	5	\$122,683
Worcester County	3	3	\$128,935
TOTAL	82	82	\$3,506,842

The purpose of the Indoor Plumbing Program (IPP) is to provide indoor plumbing in residential properties. Loans may be made for single-family, owner-occupied houses and rental properties with one to 100 units, which do not have indoor plumbing. Properties must be structurally sound.

INDOOR PLUMBING PROGRAM July 1, 2012 - June 30, 2013			
Jurisdiction	Loans	Units	Amount
Anne Arundel	1	1	\$16,800
Caroline	2	2	\$12,260
-Charles	2	2	\$26,129
Dorchester	1	1	\$11,590
Frederick	3	3	\$40,412
Saint Mary's	1	1	\$11,000
Talbot	1	1	\$16,539
Worcester	1	1	\$10,253
TOTAL	12	12	\$144,983

NOTE: The Special Loans Programs also finance lead paint hazard control activities. Those activities are discussed elsewhere in the APR in accordance with HUD regulations.

RENTAL HOUSING

DHCD produces rental housing through the use of numerous resources. In addition to operating the Federal Low-Income Housing Tax Credit Program and other federal sources to finance affordable rental housing, the Department also runs numerous State-funded programs for this purpose.

- Under the MF-Bond program, DHCD issues tax-exempt and taxable mortgage revenue bonds to finance the acquisition, rehabilitation or construction of affordable multifamily rental housing in priority funding areas.
- The Partnership Program provides loans of up to \$75,000 per unit or the actual cost of the project (less the cost of the land) not to exceed \$2 million for small projects. Rental housing must be occupied by households with incomes below 50% of the statewide median. Local governments must provide the site and any necessary off-site improvements. State funds may be used for the development costs of building acquisition, construction or rehabilitation of buildings on site. Under a revision to the program during FY07, partnership funds may also now be used to finance rental units to disabled households in properties owned by non-governmental entities.
- The Rental Housing Fund, which includes the Rental Housing Production and Elderly Rental Housing Programs, provides loans of up to \$2.0 million for the development of affordable multi-family housing in priority funding areas. Funds are awarded competitively on a semi-annual basis in conjunction with federal low-income housing tax credits and HOME funds.

- RHW was passed by the State legislature to create jobs and strengthen the Maryland economy by providing gap financing for the creation and preservation of affordable rental housing financed through DHCD's Multifamily Bond Program and Low Income Housing Tax Credit Program. RHW is funded at \$17.5 million for FY 2013 and \$20 million for FY 2014.

DHCD financed 2,037 units of rental housing using State and Bond funds during the reporting period. These projects utilized \$123,503,574 in State and Bond financing. Three of the twelve Bond projects were FHA Risk Shared projects that totaled \$19,545,000. Note that this does not include the project funded under the Transitional Housing Grant Program which is discussed below.

STATE FUNDED RENTAL HOUSING DEVELOPMENTS					
July 1, 2012 - June 30, 2013					
Program	Project	Location	Units	Occupancy	Financing
MBP-TE RHW MHRP-MF EECBG	Pikeswood Park Apartments	Baltimore	140	Family	\$9,340,000 \$1,500,000 \$500,000 \$725,540
MBP-TE MHRP-MF EECBG	Mulberry Hills Apartments	Talbot	128	Families	\$5,505,000 \$775,000 \$773,000
MBP-TE	Eastern Avenue Apartments	Prince George's	88	Family	\$7,200,000
RHPP	Columbus School	Baltimore City	49	Family	\$1,404,958
EmPower	New East Crossing	Cecil	72	Family	\$225,367
RHPP	Fells Point Station Apartments	Baltimore City	47	Family	\$1,125,000
MBP-TE RHW	Park View at Colonial Landing	Howard	100	Elderly	\$4,700,000 \$250,000
MBP-TE MHRP-MF RHW	Park View at Bladensburg	Prince George's	101	Elderly	\$4,300,000 \$257,000 \$250,000
PRHP	Burwood Gardens I	Anne Arundel	100	Elderly	\$3,983,397
RHPP	Oakwood Family Homes	Anne Arundel	22	Family	\$940,000
RHPP	Belle Hill Manor	Cecil	84	Family	\$1,000,000
RHPP	Tanglewood Sligo Hills apartments	Montgomery	132	Family	\$2,000,000
RHPP	Barclay Square Phase II	Baltimore City	69	Family	\$2,000,000
RHPP	O'Donnell Townhomes I	Baltimore City	75	Family	\$900,000

STATE FUNDED RENTAL HOUSING DEVELOPMENTS July 1, 2012 - June 30, 2013					
Program	Project	Location	Units	Occupancy	Financing
MBP-TE MHRP-MF RHW	Parkview Towers Apartments	Montgomery	125	Family	\$10,925,000 \$500,000 \$1,500,000
MBP-TE ERHP RHW PRHP	The Greens at Logan Field	Baltimore	102	Elderly	\$7,550,000 \$290,000 \$2,000,000 \$450,000
MBP-TE FAF	Gateway Village	Prince George's	83	Elderly	\$9,700,000 \$2,868,656
MBP-TE RHW PRHP EmPower	The Greens at English Consul	Baltimore	90	Elderly	\$7,225,000 \$2,000,000 \$375,000 \$21,821
MBP-TE	Ross Overlook Apartments	Prince George's	186	Elderly	\$13,000,000
MBP-TE FAF RHPP RHW	Residences at Thayer Avenue	Montgomery	52	Family	\$8,135,000 \$656,866 \$2,901,969 \$250,000
MBP-TE	Adams Crossing	Charles	192	Family	\$3,500,000
TOTAL			2,037		\$123,503,574

In addition to the above projects, the Rental Housing Programs also operate the Shelter and Transitional Housing Grant Program. This program provides grants to construct emergency shelters and/or transitional housing for the homeless. During the past year, this program financed one project listed below: (One other project has been approved by DHCD but will close in FY 2014 and be reported next year)

SHELTER AND TRANSITIONAL HOUSING GRANT PROGRAM July 1, 2012 - June 30, 2013					
Applicant	Project Name	County	Units	Grant Amount	Total Project Cost
Way Station, Inc.	Way Station Welcome Home Veterans	Washington	27	\$900,000	\$3,379,776
TOTAL			27	\$900,000	\$3,379,776

TENANT ASSISTANCE

The purpose of the Rental Allowance Program (RAP) is to provide grants to local governments to provide flat rent subsidies to extremely low-income families on a short term basis. The table below shows the number of households assisted during the reporting period:

RENTAL ALLOWANCE PROGRAM July 1, 2012 - June 30, 2013		
County	Households	Financing
Allegany County	20	\$40,000
Anne Arundel	32	\$76,473
Baltimore City	97	\$206,620
Baltimore County	30	\$157,197
Calvert County	9	\$40,000
Caroline County	32	\$40,000
Carroll County	15	\$40,000
Cecil County	9	\$40,000
Charles County	11	\$40,000
Dorchester County	21	\$60,000
Frederick County	7	\$40,000
Garrett County	30	\$70,000
Harford County	12	\$70,000
Howard County	11	\$40,000
Kent County*	12	\$40,000
Montgomery County	24	\$229,801
Prince George's County	18	\$188,329
Queen Anne's County	17	\$40,000
Somerset County	18	\$70,000
St. Mary's County	25	\$40,000
Talbot County	20	\$40,000
Washington County	17	\$40,000
Wicomico County	14	\$40,000

RENTAL ALLOWANCE PROGRAM July 1, 2012 - June 30, 2013		
County	Households	Financing
Worcester County	18	\$40,000
Totals	519	\$1,728,420

MARYLAND AFFORDABLE HOUSING TRUST

The Maryland Affordable Housing Trust (MAHT) is staffed by DHCD and is funded by a portion of the interest earned on trust accounts held by Title Insurers or Title Insurance Agents. MAHT funds can be used for acquisition, rehabilitation or new construction of affordable housing, operating expenses for specific affordable housing developments, capacity building, and providing project-specific supportive services to families and individuals. During the reporting period, MAHT made the following awards:

MARYLAND AFFORDABLE HOUSING TRUST July 1, 2012 - June 30, 2013					
Name of Organization	County	Name of Project	Financing	Total Project Cost	Units
Arundel House of Hope, Inc.	Anne Arundel	Fouse Center and 5 Community Housing Programs	\$30,000	\$375,000	27
Bello Machre, Inc.	Anne Arundel	Bello Machre Emergency Generators	\$48,312	\$53,237	14
Seeds 4 Success, Inc.	Anne Arundel	Seeds 4 Success	\$20,000	\$90,000	358
Preservation Management, Inc. #2	Baltimore	Ruscombe Garden Apartments	\$33,167	\$53,963	150
Dayspring Programs, Inc.	Baltimore City	Dayspring Square	\$75,000	\$549,370	22
Empire Homes of Maryland, Inc.	Baltimore City	EHM@Calvert	\$140,000	\$3,017,880	18
Gaudenzia Foundation, Inc.	Baltimore City	Park Heights Women and Children's Center	\$150,000	\$5,400,000	18
Habitat for Humanity of the Chesapeake, Inc.	Baltimore City	Orchard Ridge	\$50,000	\$1,766,680	5
Main Street Housing, Inc.	Baltimore City	Baltimore City Housing Initiative	\$85,000	\$340,000	5
Memorial Apartments Corporation	Baltimore City	Memorial Apartments	\$50,000	\$40,000,000	264
New Vision House of Hope, Inc.	Baltimore City	Transitional Housing Program	\$36,000	\$376,888	7
Rebuilding Together Baltimore	Baltimore City	Critical Repairs for Low Income Homeowners	\$40,000	\$499,567	30

MARYLAND AFFORDABLE HOUSING TRUST July 1, 2012 - June 30, 2013					
Name of Organization	County	Name of Project	Financing	Total Project Cost	Units
Sandtown Habitat for Humanity, Inc.	Baltimore City	2013 10-House Building Project	\$80,000	\$1,150,000	8
YWCA of Greater Baltimore Area, Inc.	Baltimore City	Susanna Wesley Supportive Housing Program	\$54,470	\$130,010	9
Monroe Homes, Inc.	Baltimore County	Housing Our Homeless Heroes	\$40,960	\$750,000	15
Housing Authority of Calvert County	Calvert	Calvert Career Center Homes	\$30,000	\$493,910	3
Caroline County Habitat for Humanity, Inc.	Caroline	Neighborhood Revitalization Initiative	\$30,000	\$53,500	3
The Arc of Carroll County, Inc.	Carroll	ALU Rehabilitation	\$23,360	\$25,956	2
Habitat for Humanity Choptank, Inc.	Dorchester and Talbot	Blockbuilding in the Choptank Region	\$40,000	\$336,500	4
Community Living, Inc.	Frederick	Rainbow Modifications	\$40,400	\$50,400	3
Garrett County, Maryland, Community Action Committee, Inc.	Garrett	Summer Breeze Group Workcamp and Home Repairs	\$85,500	\$245,150	67
Habitat for Humanity Susquehanna, Inc.	Harford and Cecil	Habitat Home Build 1-6	\$60,000	\$671,655	6
Compass, Inc.	Montgomery	Group Home Facility Rehabilitation, Energy Efficiency and Code Compliance Project	\$45,000	\$53,097	12
Habitat for Humanity of Montgomery County, Maryland, Inc.	Montgomery	Maple Hill	\$90,000	\$4,512,855	9
National Capital B'nai B'rith Assisted Housing Corporation	Montgomery	Edwards Building Rehabilitation	\$100,000	\$231,156	42
Preservation Management, Inc. #1	Somerset	Princess Anne Townshouses	\$40,714	\$46,798	97
Somerset Committee for the Homeless, Inc.	Somerset	Emergency/Rapid Re-housing Project	\$150,000	\$403,484	8
Housing Authority of St. Mary's County, MD	St. Mary's	The Gateways	\$15,000	\$150,000	41
Bethel Corporation / Bethel Gardens	Washington	Bethel Gardens	\$128,034	\$142,260	94
Way Station, Inc.	Washington	Way Station Evidence-supported Practice Housing	\$62,500	\$332,111	6

MARYLAND AFFORDABLE HOUSING TRUST July 1, 2012 - June 30, 2013					
Name of Organization	County	Name of Project	Financing	Total Project Cost	Units
Habitat for Humanity of Wicomico County, Inc.	Wicomico	Habitat for Humanity of Wicomico County	\$40,000	\$500,000	4
Homes for America, Inc.	Wicomico	Leonard Apartments	\$43,000	\$4,808,962	66
TOTAL			\$1,956,417	\$67,610,389	1,417

NEIGHBORHOOD REVITALIZATION

In addition to State-funded housing efforts, the State also operates numerous State funded programs that support community revitalization efforts. These programs include the Community Investment Tax Credit Program, Community Legacy Program, and Neighborhood BusinessWorks programs, among others.

COMMUNITY INVESTMENT TAX CREDIT PROGRAM

The Community Investment Tax Credit (CITC) program provides State tax credits to 501(c)(3) nonprofit organizations for projects located in or serving the residents of a Priority Funding Area. DHCD awards \$1 million of CITCs annually through a competitive application round. Nonprofit organizations utilize the tax credits as incentives for individuals and businesses to donate money, goods or real property to support operational and programmatic costs associated with specific, approved projects. Contributions of money, goods or real property worth \$500 or more are eligible for tax credits. Businesses and individuals that donate to qualified organization's approved project(s) can earn tax credits equal to 50% of the value of the money, goods or real property contribution. Any tax credits recaptured by the program are placed in a pool that can be accessed by nonprofit organizations that have exhausted their allocated credits. The following nonprofit organizations were awarded CITC tax credits during the reporting period:

Community Investment Tax Credit July 1, 2012 – June 30, 2013				
Name	Project Name	Project County	Project Description	Award Amount
Abilities Network, Inc.	Healthy Families Baltimore County	Baltimore	Healthy Families Baltimore County will provide home visitation services to families who are at-risk for poor childhood outcomes. This project will focus on offering services to families who reside in the Randallstown and Windsor Mill communities.	\$25,000
Academy Art Museum	Scholastic Education Initiative	Talbot	The Academy Art Museum will expand and enhance arts outreach and education programs for children, from pre-school through high school, and will provide arts enrichment for special needs and underserved communities.	\$10,000
Light House Inc.	The Light House - General Operating Funds	Anne Arundel	The requested tax credits will help fund The Light House's general operating costs related to providing food, clothing, shelter, and empowerment services to people who are homeless or at risk of homelessness.	\$50,000
Arts Every Day	The Arts Every Day Schools Program - Stage One Schools	Baltimore City	The Arts Every Day Schools Program for 20 Stage One schools provides funding for arts experiences (field trips to institutions, artist residencies) for Baltimore City Schools students as well as arts integration professional development for teachers.	\$15,000
B & O Railroad Museum, Inc.	Restoration of the #600 Locomotive J. C. Davis	Baltimore City	Through this project the B&O will restore the last of eight major locomotives that were damaged in the 2003 collapse of the B&O Roundhouse, #600 Locomotive J. C. Davis	\$25,000
Baltimore Clayworks, Inc.	Community Arts Satellite Initiative	Baltimore City	New classes will be developed to help participants look at the ceramic arts from an entrepreneurial standpoint while providing arts programs in a safe and supportive environment.	\$30,000
Baltimore Community Foundation, Inc.	City Schools Sustainability Challenge	Baltimore City	The City Schools Sustainability Challenge provides resources to Baltimore City public schools to help them become places where students become environmental leaders, communities are inspired to action, and environmental practices are actively used.	\$20,000

Community Investment Tax Credit July 1, 2012 – June 30, 2013				
Name	Project Name	Project County	Project Description	Award Amount
Baltimore Museum of Industry, Inc.	Education Program Enhancements	Baltimore City	Review, revise and enhance our educational programs and supporting enrichment materials in light of new state curriculum standards.	\$20,000
Big Brothers Big Sisters-Greater Chesapeake	St. Mary's County Mentoring	Saint Mary's	Provide support to children and youth living in St. Mary's County who will receive Big Brothers Big Sisters' professionally supported mentoring.	\$17,000
Blue Water Baltimore	Tree Planting Program	Baltimore City	BWB will work with 10 schools, planting an average of 25 trees at each school, engaging hundreds of students and volunteers. This project will educate individuals on the positive effects of planting native trees and having green spaces in the City.	\$10,000
Business Volunteers Unlimited Maryland	Civic Leadership and School-Business Partnership Programs	Baltimore City	Civic Leadership and School-Business Partnership Programs are both designed to engage, educate, and connect the next generation of civic leaders from the business community to volunteer in leadership roles.	\$20,000
Caroline Co.Habitat for Humanity	Together We Stand-Revitalizing Denton One Home at a Time	Caroline	This project will support the building of two new homes in two years in the Town of Denton, for low income family homeownership, and to acquire additional properties for future development.	\$20,000
CASA of Maryland, Inc.	CASA's Workforce Development Program	Prince George's	CASA's Workforce Development Program increases the economic well-being of immigrant workers through a wide range of employment-related services, while also supporting local economic development through the creation of a more skilled workforce.	\$20,000
Center for Children, Inc.	Building Blocks for Success	Charles	Building Block for Success provides support services, parenting skills, mental health counseling, and child trauma/child abuse treatment to at-risk families in Charles County- a federally underserved area.	\$20,000
Chesapeake Bay Girl Scouts Council, Inc.	Girl Scouts Leadership Experience	Multi-Jurisdiction	The "Girl Scouts Leadership Experience" will be provided to girls in K to 12th grades in the priority funding areas of the nine counties of the Eastern Shore of Maryland. Funding will be used for outreach programs and camp capital projects.	\$15,000

Community Investment Tax Credit July 1, 2012 – June 30, 2013				
Name	Project Name	Project County	Project Description	Award Amount
Habitat for Humanity of Chesapeake, Inc.	Multiple-Community Revitalization	Baltimore City	HFHC's capital projects include working on 127 affordable homes across eight underserved neighborhoods; capacity projects include strategic planning, expanding homeowner education and planning to open a fourth ReStore.	\$50,000
Chester River Health Foundation, Inc.	2 New Critical Care-Trauma-Resuscitation Rooms in the ER	Kent	CITC funds will save lives by helping the Hospital construct 2 critical care/resuscitation/trauma rooms in a new Emergency Dept. 44.9% of patients seeking care in the ER will use these rooms.	\$40,000
Court Appoint Special Advocate of Montgomery Co.	Volunteer Advocate Recruitment & Training Program - Phase I	Montgomery	During Phase I of its Volunteer Advocate Recruitment & Training Program, CASA will focus on expanding the program by recruiting an additional 150 volunteer advocates who will serve a minimum of 150 children.	\$15,000
Downtown Frederick Partnership	Expanding the Main Street Program	Frederick	The Partnership will expand the Main Street Program through the implementation of projects by its four committees, enhancing the economic success of the area by attracting new local business and tourism dollars.	\$10,000
Friends of Patterson Park, Inc.	Friends of Patterson Park Volunteer Leadership Project	Baltimore City	The Volunteer Leadership Project will enhance the Friends' volunteer program by recruiting and training new volunteer leaders, and increasing opportunities for seasoned volunteers from Patterson Park neighborhoods and beyond.	\$25,000
Habitat for Humanity Choptank, Inc.	Milestone on Port Street - Building Homes and Hope	Talbot	Five energy efficient homes will be built in a multi-family development of Habitat homes. Sold at cost with zero mortgages to low-income families; these affordable homes will increase the number of owner occupied houses in a struggling neighborhood.	\$20,000
Habitat for Humanity of Frederick County	7th Street Revitalization Stage 1	Frederick	Frederick Habitat will facilitate the development & performance of a community development plan with local residents and community partners. Stage 1 includes home repair and weatherization for up to 80 homes along east 7th Street in Frederick MD.	\$15,000
Habitat for Humanity of Wicomico County	Church Street Habitat Homes	Wicomico	Construction of a minimum of four homes to be sold to qualifying low to very low income families in Wicomico County.	\$50,000

Community Investment Tax Credit July 1, 2012 – June 30, 2013				
Name	Project Name	Project County	Project Description	Award Amount
Harford Community Action Agency	GED Plus	Harford	The GED Plus program is a classroom-based ABE/GED preparation program that integrates life & job skills into the curriculum. Students receive one-on-one tutoring & case management to ensure their success in the program. All student costs are covered.	\$10,000
Harford Family House, Inc	Family Steps to Independence	Harford	Through individual case management meetings, educational seminars and family activities, Harford Family House will provide homeless families with children with the tools they need as a family to transition successfully to permanent stable housing.	\$50,000
Health Care for the Homeless	The Supportive Housing for Chronically Homeless Project	Baltimore City	Provide wrap-around services to chronically homeless, dually-diagnosed individuals in Baltimore City who require intensive support become housed and stay housed.	\$25,000
Hospice of the Chesapeake	Chesapeake Kids Program	Multi-Jurisdiction	The Chesapeake Kids Program offers a continuum of skilled physical, emotional & spiritual care for at-risk families living in Anne Arundel & Prince George's Counties who are facing end-of-life decisions & experiencing perinatal, infant & child loss.	\$20,000
Housing Unlimited, Inc.	HUI Services to Empower Low Income Adults with Mental Illness	Montgomery	HUI's Tenant Empowerment Services provide critical education and training regarding the privileges and obligations of being a responsible tenant in the community in order for tenants to maintain their affordable HUI housing and their independence.	\$25,000
Inner-County Outreach, Inc.	Trinise Jones Summer Day Camp	Harford	Provide support for a low cost, 7 week, educational and fun summer camp for Harford County children ages 4-15. Camp is designed to aid low income families with summer child care while providing academic enrichment to combat summer learning loss.	\$23,000
Jewish Federation of Greater Washington	Early Childhood Identification, Intervention and Support	Montgomery	Hire a Learning Specialist to provide early intervention services for preschool and camp to identify signs of developmental issues; help families access services and testing, and hire Inclusion Counselors for Camp JCC to provide support services.	\$25,000

Community Investment Tax Credit July 1, 2012 – June 30, 2013				
Name	Project Name	Project County	Project Description	Award Amount
Legal Aid Bureau, Inc.	Legal Housing Defense Project	Baltimore City	Legal Aid will provide free legal assistance to low-income residents who are at-risk of losing their affordable housing due to eviction or foreclosure in Baltimore City, Prince George's and Montgomery counties in targeted Priority Funding Areas.	\$20,000
Live Baltimore Home Center	DWELL	Baltimore City	Dwell – outreach and education to reach, recruit, and retain current and future residents for city living.	\$10,000
Maryland Food Bank	Feeding Maryland	Baltimore	The Maryland Food Bank will increase its ability and capacity to distribute food and provide hunger programming for underserved families in Baltimore City.	\$25,000
Maryland Hall for The Creative Arts, Inc.	Theater Wing Renovations: Restoration of Eight Large Windows	Anne Arundel	Replacement of the eight large, original (1932) windows in the main theater that have deteriorated. These windows will be removed, restored and reinstalled as part of the entire theater wing renovation project.	\$25,000
Montgomery Housing Partnership	MHP Play & Learn and Homework Clubs	Montgomery	Support of MHP's two educational programs: 1) Our Play and Learn programs help preschool children ages 3-5 attain kindergarten readiness; 2) Our Homework Clubs provide after school academic support and access to computer labs for children ages 5-11.	\$10,000
National Aquarium in Baltimore, Inc.	Construction of Blacktip Reef Exhibit	Baltimore City	Phase 2 and Phase 3 of the "Renovation of Wings in the Water Exhibit" submitted and approved last year. Phases 2 and 3 entail the actual construction phases of the project and run through June, 2013.	\$10,000
Parks & People Foundation	Auchentoroly Terrace Restoration	Baltimore City	A historic landmark park restoration project to improve the quality of life and economic resources in Baltimore's Greater Mondawmin community by preserving natural resources and housing recreational and educational programming for youth and adults.	\$20,000
Patuxent Habitat for Humanity, Inc.	Revitalizing Homes in Calvert and St. Mary's Counties	Saint Mary's	Patuxent Habitat for Humanity will repair existing homes to alleviate critical health, life and safety issues or code violations and build new safe affordable homes.	\$25,000

Community Investment Tax Credit July 1, 2012 – June 30, 2013				
Name	Project Name	Project County	Project Description	Award Amount
Roberta's House, Inc.	Phase II Roberta's House Capital & Operational Development	Baltimore City	Phase II of the project will build capital funding for the new center to be completed in 2014-15 as well as increase the capacity through staff support, evaluative measures and expansion of individuals served in the Baltimore Community	\$30,000
Saint Martin's Ministries, Inc.	Improving Saint Martin's Service Capacity	Caroline	Provide support for a new phone system that will improve customer service, staff effectiveness, and reduce operational costs. Purchase of a newer model 7-passenger van will enhance the safety of residents of Saint Martin's House and reduce vehicle maintenance costs.	\$10,000
Sandtown Habitat for Humanity	2013 15-Unit Homeownership Project	Baltimore City	Provide support for Sandtown Habitat for Humanity which provides safe, decent and affordable housing for homeownership to low and very-low income families in our 15 block focus area.	\$50,000
St. Ambrose Housing Aid Center, Inc.	St. Ambrose Capital Improvement Plan: Phase II	Baltimore City	To support capital improvements to the primary public space used by hundreds of clients, staff and the Board each year: the class/ conference room in building 317.	\$20,000
YMCA of Cumberland MD, Inc.	Seniors and Special Needs Programming	Allegany	Funding will expand the capacity of the Y to serve adults and children with special needs and low-income older adults to become healthier and more active. Funds will provide membership scholarships; add programs with a social component and equipment.	\$25,000
TOTAL				\$1,000,000

COMMUNITY LEGACY PROGRAM

Community Legacy provides local governments and community development organizations with funding for essential projects aimed at strengthening communities through activities such as business retention and attraction, encouraging homeownership and commercial revitalization. Funding, in the form of grants and loans, is available for projects located in Priority Funding Areas and is meant to compliment and supplement other State funding programs. As part of a competitive application process, communities are required to have and/or develop a comprehensive revitalization plan that specifically identifies projects meant to revitalize transitional areas.

The table below shows Community Legacy awards from July 1, 2012 through June 30, 2013:

Community Legacy Program July 1, 2012 – June 30, 2013				
Awardee	Project County	Project Name	Amount Awarded	Total Project Cost
Cumberland, City of	Allegany	19 Frederick Street	\$100,000	\$110,000
Cumberland, City of	Allegany	Residential Shade Tree Planting Program	\$16,000	\$106,402
Frostburg, City of	Allegany	Facade and Restoration	\$50,000	\$203,000
Allegany County Human Resources Development Commission, Inc.	Allegany	South Cumberland Revitalization - Special Initiative Fund	\$150,000	\$150,000
Annapolis, City of - Clay Street	Anne Arundel	Bates Heritage Youth Development Park	\$50,000	\$1,372,681
Baltimore Development Corporation	Baltimore City	Baltimore Main Streets Design Funds	\$150,000	\$305,000
Baltimore Development Corporation	Baltimore City	Highlandtown Streetscape Placemaking Project	\$100,000	\$929,000
Central Baltimore Partnership	Baltimore City	Load of Fun Improvements and Stabilization	\$100,000	\$144,000
Central Baltimore Partnership	Baltimore City	10 E. North Avenue	\$100,000	\$400,000
Central Baltimore Partnership	Baltimore City	Baltimore Design School	\$100,000	\$26,700,000
Central Baltimore Partnership	Baltimore City	Miller's Square	\$90,000	\$1,439,238
Central Baltimore Partnership	Baltimore City	East North Avenue Galleries	\$50,000	\$784,573
Coppin Heights Community Development Corp.	Baltimore City	Hebrew Orphan Asylum Restoration	\$100,000	\$11,210,500
Coppin Heights Community Development Corp.	Baltimore City	2700 block of W. North Avenue Redevelopment	\$130,000	\$2,971,430
Historic East Baltimore Community Action Coalition, Inc.	Baltimore City	Baltimore Food Enterprise Center	\$150,000	\$6,450,000
Historic East Baltimore Community Action Coalition, Inc.	Baltimore City	Eager Street Commons	\$35,000	\$49,819
TRF Development Partners, Inc.	Baltimore City	Preston Place	\$250,000	\$3,980,875

Community Legacy Program July 1, 2012 – June 30, 2013				
Awardee	Project County	Project Name	Amount Awarded	Total Project Cost
TRF Development Partners, Inc.	Baltimore City	Duncan Square	\$100,000	\$2,225,000
People's Homesteading Group	Baltimore City	Greenmount Affordable Housing Project	\$65,000	\$176,394
North Beach, Town of	Calvert	Municipal Parking Lot Acquisition	\$250,000	\$394,000
Denton, Town of	Caroline	The Pedestrian Pathways	\$75,000	\$135,000
Westminster, City of	Carroll	Facade Improvement Program	\$50,000	\$160,000
Perryville, Town of	Cecil	Facade Improvement Program	\$50,000	\$62,000
Cambridge, City of	Dorchester	Façade Improvement Program	\$50,000	\$202,000
Cambridge, City of	Dorchester	Dorchester Center for the Arts 2nd Floor Performance Hall	\$75,000	\$300,000
Cambridge, City of	Dorchester	Cambridge Streetscape Project	\$100,000	\$161,250
Cambridge, City of	Dorchester	Cambridge City Hall Architectural & Engineering Design	\$285,000	\$355,000
Brunswick Main Street	Frederick	Railroad Square Park Welcome Center	\$62,000	\$72,800
Brunswick Main Street	Frederick	Main Street Façade Improvement Grant	\$50,000	\$200,000
Emmitsburg, Town of	Frederick	Façade Improvement and Restoration Program	\$50,000	\$205,000
Thurmont, Town of	Frederick	Town Office	\$100,000	\$350,000
Garrett Co., MD Community Action Committee	Garrett	Deer Park Community Building Repair	\$97,000	\$101,000
Garrett Co., MD Community Action Committee	Garrett	Oakland Streetscape	\$25,000	\$50,000
Garrett Co., MD Community Action Committee	Garrett	Oakland - Fort Alice Trail Development	\$25,000	\$125,000
Bel Air, Town of	Harford	Amory Marketplace - Phase 2	\$175,000	\$344,000
Havre de Grace, City of	Harford	Interior Fit Out Program	\$35,000	\$65,000
Havre de Grace, City of	Harford	Facade Improvement Program	\$25,000	\$30,000

Community Legacy Program July 1, 2012 – June 30, 2013				
Awardee	Project County	Project Name	Amount Awarded	Total Project Cost
Howard Co. MD-Ellicott City SC Area	Howard	Historic Downtown Façade Improvement Program	\$50,000	\$157,500
Chestertown, Town of	Kent	Charles Sumner Post #25	\$125,000	\$379,100
Montgomery County - Wheaton/Long Branch	Montgomery	Environmental Façade and Streetscape Enhancement	\$350,000	\$625,000
Bladensburg, Town of	Prince George's	Prince George's County Municipal Collaboration for Community	\$115,000	\$115,000
Capitol Heights, Town of	Prince George's	Business Improvement Project	\$50,000	\$130,000
College Park, City of	Prince George's	Commercial Tenant Improvement Program	\$75,000	\$165,000
Housing Initiative Partnership, Inc.	Prince George's	5424 Addison Rd: Model Passive House	\$150,000	\$275,000
Housing Initiative Partnership, Inc.	Prince George's	Palmer Park Acquisition and Rehab	\$200,000	\$375,000
Hyattsville, City of	Prince George's	Downtown Public Infrastructure Project	\$350,000	\$1,000,000
Port Towns Community Development Corp.	Prince George's	Cultivating Port Towns Communities through Urban Farming	\$75,000	\$999,265
Centreville, Town of	Queen Anne's	Façade Improvement Program	\$50,000	\$126,000
Crisfield, City of	Somerset	Downtown Infrastructure Development	\$75,000	\$120,000
Princess Anne, Town of	Somerset	Street Work- Various Streets	\$100,000	\$143,034
Easton, Town of	Talbot	Eastern Shore Conservation Center	\$350,000	\$5,162,650
Hagerstown, City of	Washington	Acquisition/Rehabilitation Project, 43-53 W. Washington Stre	\$100,000	\$702,100
Hagerstown, City of	Washington	Facade Program for Mixed-Use Buildings	\$50,000	\$120,000
Berlin, Town of	Worcester	Facade Program	\$50,000	\$78,750

Community Legacy Program July 1, 2012 – June 30, 2013				
Awardee	Project County	Project Name	Amount Awarded	Total Project Cost
Ocean City Development Corp.	Worcester	OCDC Facade Improvement Program	\$50,000	\$519,000
Ocean City Development Corp.	Worcester	OCDC Business Assistance Program	\$50,000	\$210,000
Ocean City Development Corp.	Worcester	St. Louis Avenue Street Enhancements	\$50,000	\$2,450,000
Pocomoke, City of	Worcester	MarVa Theater Digital Cinema Server	\$10,000	\$14,500
Pocomoke, City of	Worcester	Delmarva Discovery Center Back-up Generator	\$3,000	\$4,505
Pocomoke, City of	Worcester	Sturgis African America One-Room School Museum Repairs	\$7,000	\$7,186
Snow Hill, Town of	Worcester	Facade Improvement Program	\$50,000	\$150,000
Total			\$6,000,000	\$77,048,552

INFRASTRUCTURE BOND PROGRAM

During the period July 1, 2012 through June 30, 2013 DHCD administered two public bond financings with a total par value of \$26,245,000, and lending bond proceeds to five local governments. These included:

INFRASTRUCTURE BOND PROGRAM July 1, 2012 – June 30, 2013			
Jurisdiction	Bond Series	Project Description	Loan Amount
Cumberland	2012B	Capital improvements	\$1,515,491
Hyattsville	2012B	Parking meters, parking facility improvements, field renovations, and road improvements	\$2,500,000
Mount Airy	2012B	Refinance loan, water main replacement, water station improvements	\$7,003,596
St. Mary's Met. Comm.	2012B	Water and sewer system improvements	\$8,719,513
Westminster	2012B	Refinance existing loan	\$1,541,400
TOTAL			\$21,280,000

NOTE: IN ADDITION, BOND PROCEEDS TOTALING \$475,000 WERE USED TO FUND A DEBT SERVICE RESERVE FUND.

NEIGHBORHOOD BUSINESSWORKS PROGRAM

To support the growth and expansion of small businesses in Maryland, the Department of Housing and Community Development (DHCD) initiated the Neighborhood Business Development Program (NBDP) on October 1, 1995. The NBDP, now referred to as the Neighborhood BusinessWorks Program, (NBW) supports both small businesses and non-profit corporations. Small businesses may receive up to \$500,000 or fifty percent of a project's costs, whichever is less. Non-profit corporations also receive grants that are awarded competitively. The NBW program made the following loans and grants during the reporting period:

Neighborhood Business Works Program July 1, 2012 - June 30, 2013		
County	Project	Award Amount
Baltimore City	Northeast Market	\$200,000
Baltimore City	Braganza	\$325,000
Baltimore County	Keel's Auto Body	\$100,000
Baltimore City	Bella Casa	\$35,000
Carroll County	Beautiful Faces	\$35,000
Baltimore City	Mi Thai restaurant	\$144,000
Prince George's	Hampton Inn	\$500,000
Dorchester County	Cambridge Favorite Chicken	\$250,000
Worcester County	Fat Daddy's	\$459,500
Baltimore City	Black Eyed Susan	\$44,150
Baltimore County	Shura	\$500,000
Baltimore City	407 North Charles Street	\$500,000
TOTAL		\$3,092,650

Households And Persons Assisted

Persons Assisted

The Department's loan and grant programs are targeted to various populations:

- Low- and very low-income families who need assistance to make their monthly rent payment;
- Hard working families and individuals looking forward to owning their first home;
- Frail elderly persons and those needing just a little extra help to continue leading full and active lives;
- Developmentally-disabled individuals who want an opportunity to show they can make it on their own;
- Young children whose lives are at risk because of lead-paint poisoning;
- Low- and moderate-income families whose homes need improvements in order to improve the efficiency, safety and overall affordability
- Low-income families who need to make repairs to their home; and
- Residents in rural areas who still don't have running water and indoor toilets.

Documentation of Assistance to be Provided

The State maintains project records on housing/households assisted with federal funds. This includes: the address of the property, the number of residential dwelling units occupied by assisted households, the type of assistance provided, the program funding source(s) and amount(s) of federal assistance provided. It also includes the number of households or persons assisted, including income categories (i.e., very low-, low-, or moderate-income), the head of the households racial/ethnic identification and whether or not the households and unit meet Section 215 criteria. These records are not incorporated into the Performance Report, but rather kept on file for HUD Review.

OTHER ACTIONS UNDERTAKEN

PUBLIC POLICIES

During the reporting period, the State of Maryland adopted a number of public policies that are designed to help the State carry out the objectives in its Consolidated Plan.

INSTITUTIONAL STRUCTURE

During the past year, the State undertook a number of actions and activities designed to improve the institutional structure that provides housing and community development opportunities to Maryland's citizens.

The State continued to institute a number of policies for developing statewide building codes, energy code and energy saving activities for Maryland residents. The State of Maryland adopted the Maryland Building Performance Standards and incorporate 2012 International Building Code (2012 IBC), 2012 International Residential Code (2012 IRC), 2012 International Existing Building Code (2012 IEBC), and 2012 International Energy Conservation Code (2012 IECC). The 2012 International Energy Conservation Code will be required to be adopted by all States by May 2014. The State of Maryland was one of the first states to adopt this model energy code statewide. This adoption is required for future funding considerations by the U.S. Department of Energy (DOE). DHCD continued to work with the Maryland Energy Administration (MEA) to promote energy efficiency and to provide training sessions to the building professionals and local building officials following the adoption of a statewide 2012 IECC. DHCD also provided many training sessions for the 2012 IBC, 2012 IRC, 2012 IEBC, and Maryland Accessibility Codes. The Maryland Accessibility Code had been certified by the U.S. Department of Justice (DOJ) as meeting or exceeding federal standards regarding the accessibility code. In addition, the International Code Council (ICC) will published the 2015 International Building Code (2015 IBC), 2015 International Residential Code (2015 IRC), 2015 International Existing Building Code (2015 IEBC), 2015 Property Maintenance Code (2015 IPMC), and 2015 Energy Conservation Code (2015 IECC) in April 2014. DHCD will take steps to update the Maryland Building Performance Standards (MBPS) by incorporating these codes during the reporting period and they will become effective Statewide January 1, 2015.

The training sessions provided by DHCD to building professionals and local building officials are essential to ensure compliance with the codes, and thus increase the safety, energy efficiency and comfort to the citizens of the State. DHCD is also working with MEA to promote the new Maryland Energy Efficient Standards Act which creates energy-efficient standards for certain products and appliances that are sold and installed in Maryland. New technologies promoted by the Act will save consumers money by improving energy efficiency in homes and businesses. DHCD also received funding from MEA to carry out energy efficiency improvements in its multi-family developments, including rehabilitating older properties to higher energy efficiency standards as well as constructing new buildings to higher standards, some with alternative energy sources.

INTERGOVERNMENTAL COOPERATION

DHCD continued its efforts in working with numerous other State agencies and local governments to support Intergovernmental Cooperation. The major on-going effort of Intergovernmental Cooperation that began last year and will continue into next year is working with the Maryland Departments of Planning, Agriculture, Business and Economic Development, Education, Environment, Natural Resources and Transportation, as well as Maryland's Counties and Cities in the creation of a State Development Plan and a State Housing Plan. The State Development Plan will help guide future growth and development in Maryland. The State Housing

Plan will look at housing as a whole for all of Maryland (including the entitlement jurisdictions) to help coordinate housing policy and goals with State goals. Both plans are also meant to help guide State investment to help strengthen Maryland's communities and promote Smart Growth.

Two other major coordination efforts DHCD worked with other State agencies in the past year included efforts to promote Transit Oriented Development (TOD) and efforts to promote energy efficiency in DHCD financed housing projects. In terms of TOD, DHCD worked with the Maryland Department of Transportation, Business and Economic Development, and Department of General Services among others to promote the development/redevelopment of Maryland's mass transit stations. Fourteen stations have been initially identified for coordinated growth and investment opportunities, with each agency giving priority to funding projects located around these TOD sites. In terms of energy efficiency, DHCD has participated with the Maryland Energy Administration, to expand energy efficiency and green building throughout Maryland. This includes providing bonus points under the State's QAP for green building, as well as using Regional Greenhouse Gas Initiative, DOE, and other funding to promote energy efficiency in multifamily and single family housing as discussed elsewhere in this document. Housing projects that received funding under this initiative were discussed earlier in this report (no business loans had closed during the reporting period.) Also as noted earlier in this report, DHCD has received a number of competitive grants from various funding sources to further energy efficiency activities in residential properties and multifamily properties, and is now the sole administrator of the EmPOWER LIEEP programs.

DHCD also actively participates on the Critical Areas Commission, ensuring that the State's environmental resources are protected, especially in wetland areas. The State's Smart Codes effort ensures DHCD is working in cooperation with local governments to develop building codes that promote affordable housing and revitalization of existing buildings

DHCD is also working with other State agencies to improve coordination of effort in the areas of special needs housing, homelessness, and lead paint abatement. DHCD staff worked with DHMH and MDOD on an initiative to help provide housing to disabled individuals, including working on a Section 811 application as well as working through normal channels to expand fair housing choice. HUD funded this application for \$11.8 million, with the first households expected to be assisted during the coming year which will be reported in next year's CAPER. DHCD is also currently working with Department of Human Resources staff to help update Maryland's 10-year Plan to end chronic homelessness. Other State agencies, local housing and homeless providers, nonprofit organizations, advocacy groups, and other interested parties are also involved in this effort. The same holds true for the development of the State's 10 year Plan to Eliminate Childhood Lead Poisoning. DHCD is working with the Maryland Department of the Environment, Maryland Department of Labor, Licensing and Regulation, Department of Health and Mental Hygiene, local governments, and others in developing the Plan and implementing strategies that will protect children and make housing lead safe.

DHCD has also been working with other State agencies to improve housing and health care for Veterans. This includes offering special low-interest financing for Veterans through the MMP and DSELP, as well as working on initiatives to help Veterans through a multi-agency working group coordinated under a VetStat umbrella. DHCD has been particularly looking into helping homeless Veterans with additional VASH vouchers as well as other resources.

Comprehensive Plan Requirements

As part of its evaluation process, HUD asks grantees who prepare a Consolidated Plan to report 1) whether they pursued all resources that they indicated they would pursue, 2) whether the grantee provided all requested Certifications of Consistency with the Consolidated Plan, in a fair and impartial manner, for HUD programs which it indicated it would support, and 3) whether the grantee engaged in willful inaction so that it would fail to meet its Consolidated Plan goals.

During the past year, DHCD pursued all of the funding sources it said it would pursue. This included submitting the appropriate requests for all formula grant programs for which it was eligible, as well as submitting applications for competitive funds as appropriate. DHCD also certified all the requests for Certifications of Consistency with the Consolidated Plan that it received. This included requests for Continuum of Care Funds, Shelter Plus Care Funds (including both new and renewal projects), Supportive Housing Funds, Housing Counseling Funds, ROSS funding, Public Housing Plans, etc. These certifications were made to a wide variety of agencies and organizations, including units of local governments, Public Housing Authorities, Community Action Agencies, health providers, shelter providers, and faith based organizations, among others. Lastly, DHCD did not engage in any willful inaction where it failed to meet its Consolidated Plan goals.

Geographic Targeting and Underserved Needs

HUD asks that grantees identify actions taken to serve populations that are considered underserved by housing programs. Under the State's Consolidated Plan, no group is identified as being more underserved than another for housing assistance. This is because the Housing Analysis in the Plan noted that all types of households covered by the Plan had substantial housing needs without substantial difference due to households size, makeup, race, or other factor. For example, if the percentage of "small, very low-income renter families" with housing needs was 65 percent statewide, virtually every jurisdiction within the State was within a few percentage points of the statewide average. In the survey of needs completed for the five-year Plan, questions about infrastructure, community development, and economic development needs also indicated a similarity of need from jurisdiction to jurisdiction.

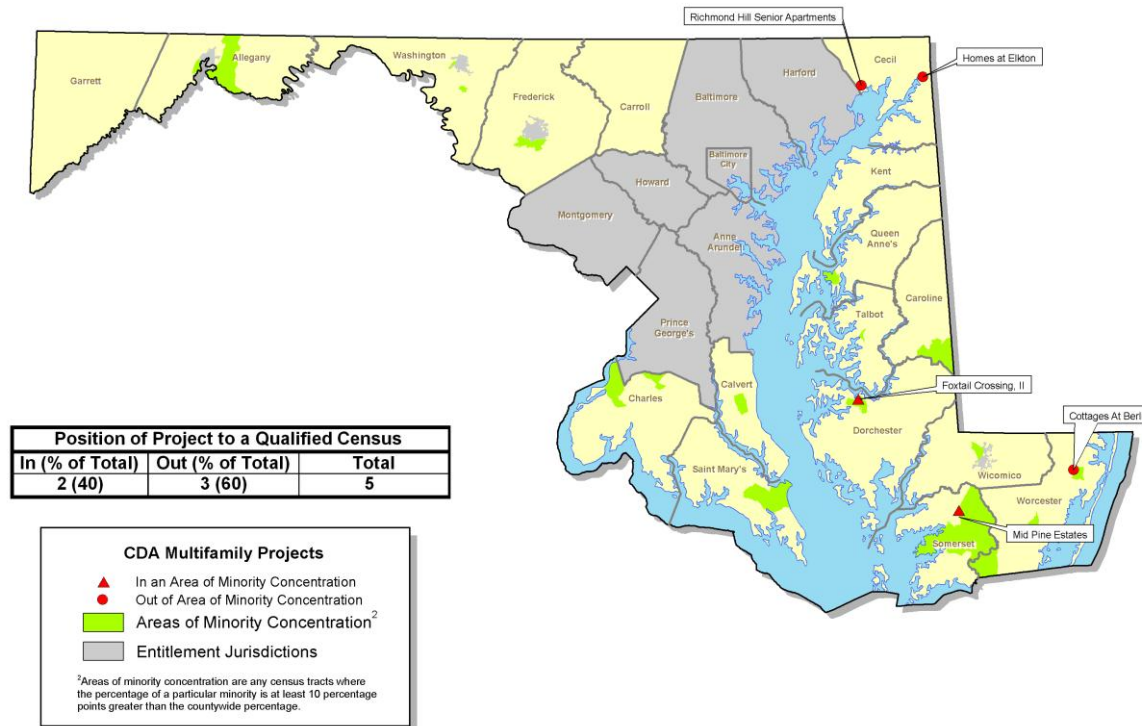
Since similar needs exist throughout the State, the State does not target its funds to certain jurisdictions, except as established by law. For example, the State's allocation of CDBG funds may only be used in non-entitlement areas. Since there is a major emphasis on directing resources to growth areas and areas in need of revitalization, we will generally be targeting funds to projects located in Priority Funding Areas (PFAs) as well. In addition, HUD also asks if or how funds will be specifically targeted to areas of minority and low-income concentration. In its Analysis of Impediments to Fair Housing Choice, the State defined a "high concentration" of minority households as a census tract where the percentage of minority households is at least 10% greater than the county average. Based on this definition, of the 346 census tracts in Maryland's non-entitlement areas in the time of the Analysis, only 25, or just over 7%, had census tracts of high minority concentration. As noted above, DHCD targets its funds to Priority Funding Areas (PFAs). Of the 25 tracts with concentrations, 15 have concentrations due to institutions such as Historically Black Colleges and Universities,

hospital centers, military bases, or prisons. Of the remaining 10, 9 are located in PFAs. Because of DHCD's emphasis on targeting funds to PFAs, areas of minority concentration are already targeted for assistance through the State's housing and community revitalization programs. (The one concentration outside of a PFA is located in Charles County and is minority, but not low-income. See the Five-Year Plan's discussion of concentrations for more information.)

The maps on the following pages show DHCD activity in areas of minority and low income concentration **(NOTE: THIS HAS NOT BEEN UPDATED AT PRESS TIME, MAPS ARE FOR PROJECTS CLOSED LAST YEAR)**. This has been done for all MF loans in the non-entitlement areas, as well as mappable CDBG and ESG projects. Note that loans and grants to individuals were not mapped. This was done both to protect individuals' privacy and because loans such as rehabilitation loans for homeowners funded with HOME or CDBG do not change the low-income or minority makeup of a community. HUD has full details on individuals served with HOME and CDBG rehabilitation loans in the IDIS system.

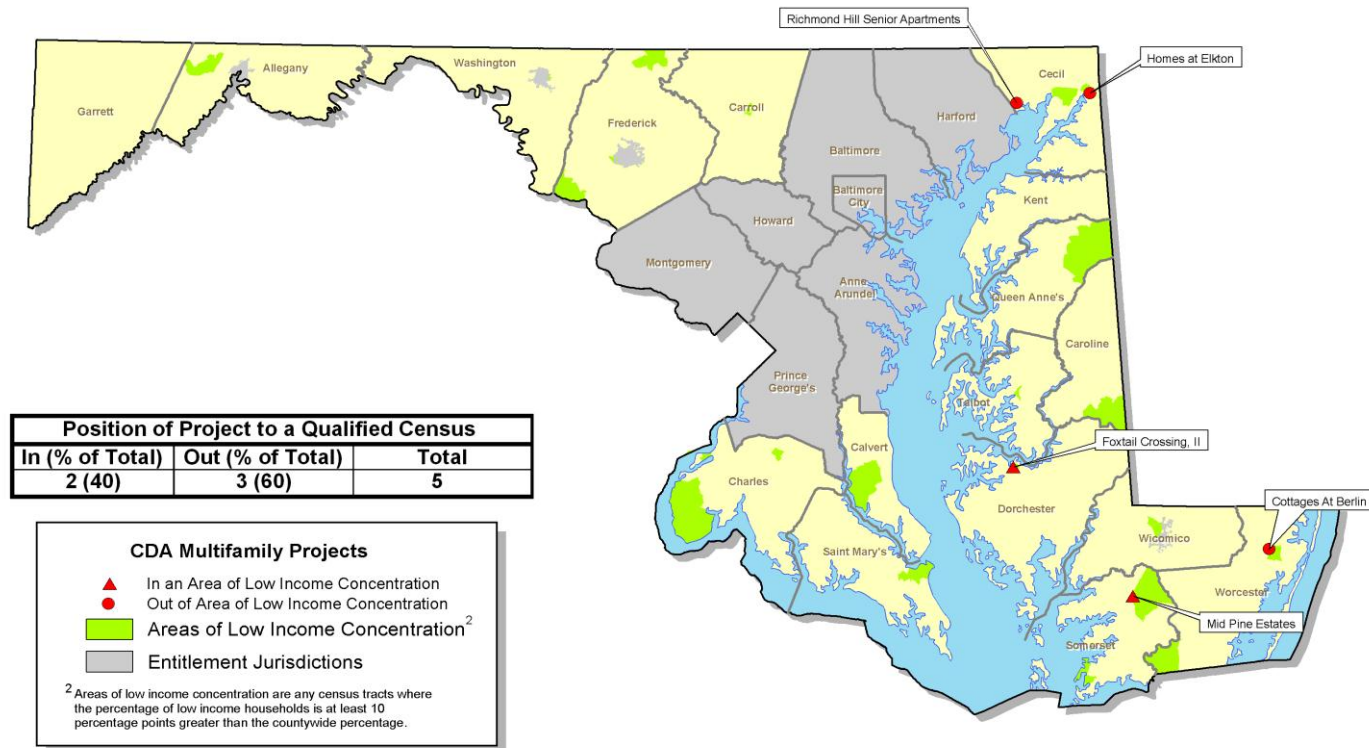
For Multi-family programs, DHCD undertook a total of 5 projects in non-entitlement areas. In terms of minority concentrations, two of the five projects were made in areas of minority concentration. One of these projects, Mid Pine Estates, was in an area of minority concentration due to the presence of a historically black college (University of Maryland Eastern Shore - UMES), with the project itself located in a neighborhood revitalization area. The other project, Foxtail Crossing II, is in a designated revitalization area in Cambridge.

**Multifamily Projects (Closed date: FY 2012) Located in a Minority Population Concentration
by Qualified Census Tract (QCT) for Non-entitlement Jurisdictions of Maryland**



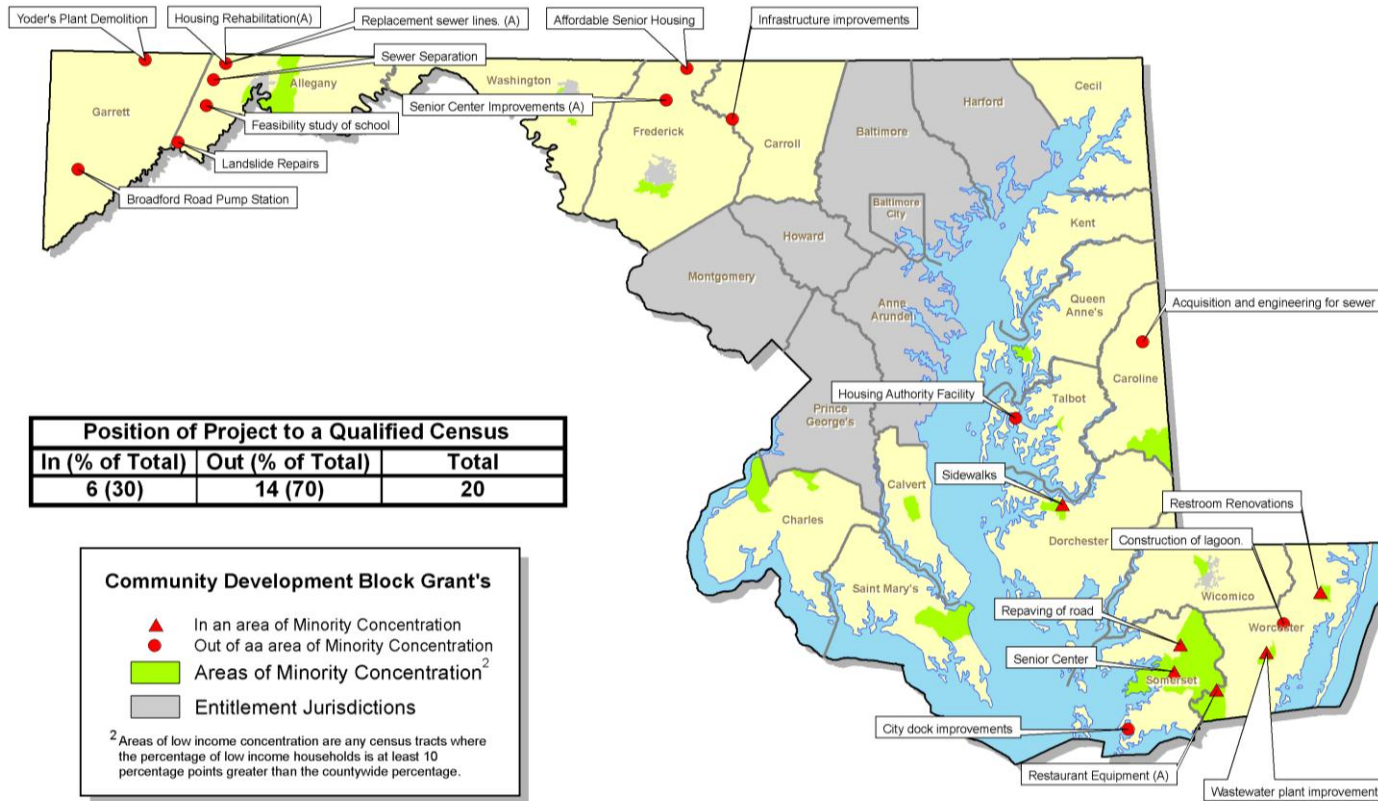
In terms of projects located in areas of low-income concentration, both Foxtail II and Mid Pine Estates are also in areas of low-income concentration. Again, Mid Pine was in an area of low-income concentration due to the students at the UMES, both projects are in designated revitalization areas.

**Multifamily Projects (Closed date: FY 2012) Located in a Low Income Concentration
by Qualified Census Tract (QCT) for Non-entitlement Jurisdictions of Maryland**



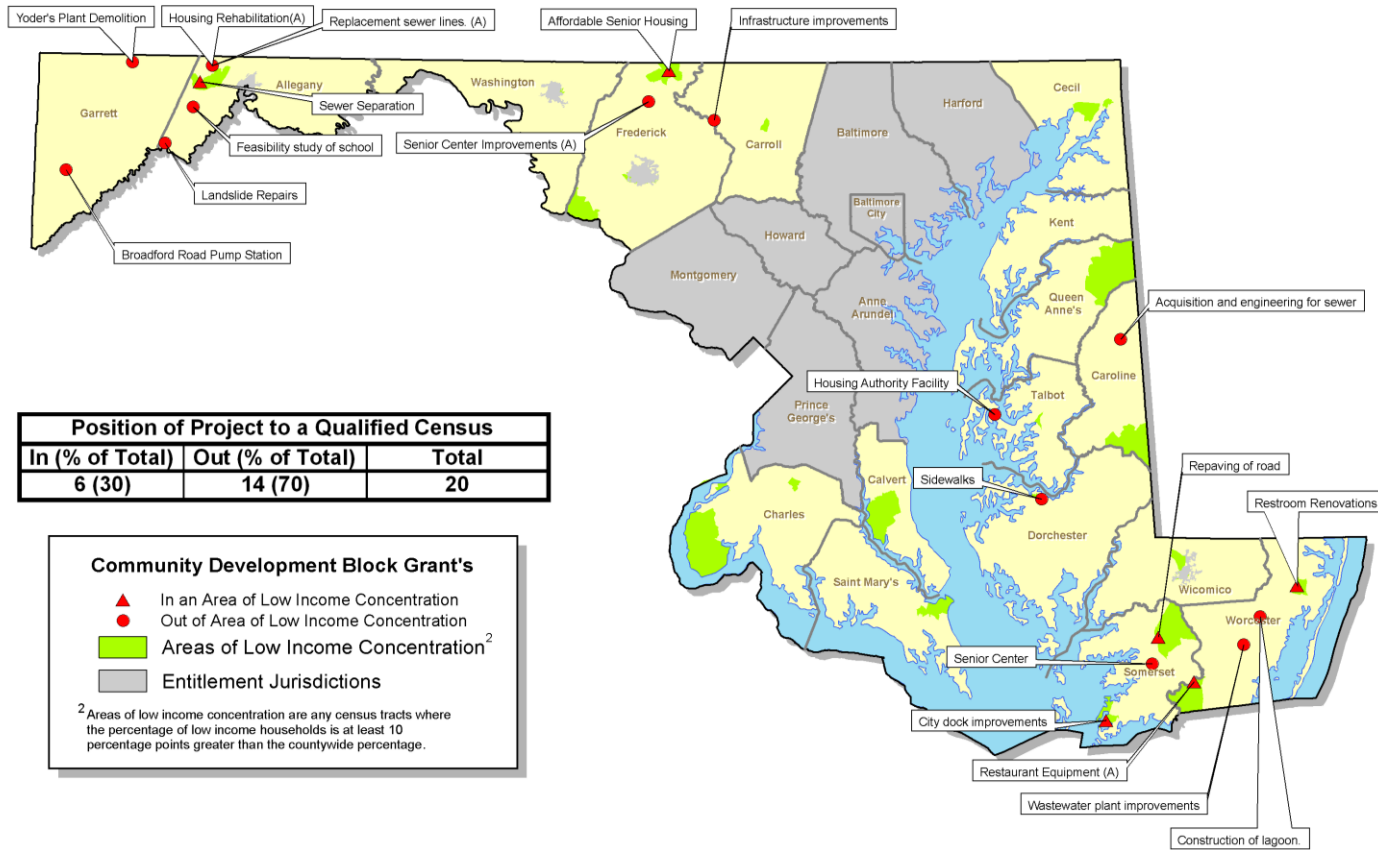
For CDBG projects, twenty mappable projects were funded. Six of these twenty projects were in areas of minority concentration. None of the projects were housing projects, so none increased minority concentration, rather, all six projects were infrastructure improvements of one type or another, such as upgrading sewer and/or water lines, improving sidewalks, repaving roads, etc. Three of the six projects were located in an area of minority concentration due to the presence of the UMES, in the same census tract the projects were located. All six projects were located in designated revitalization areas.

Community Development Block Grant's (Closed date: FY 2012) Located in a Minority Population Concentration by Qualified Census Tract (QCT) for Non-entitlement Jurisdictions of Maryland



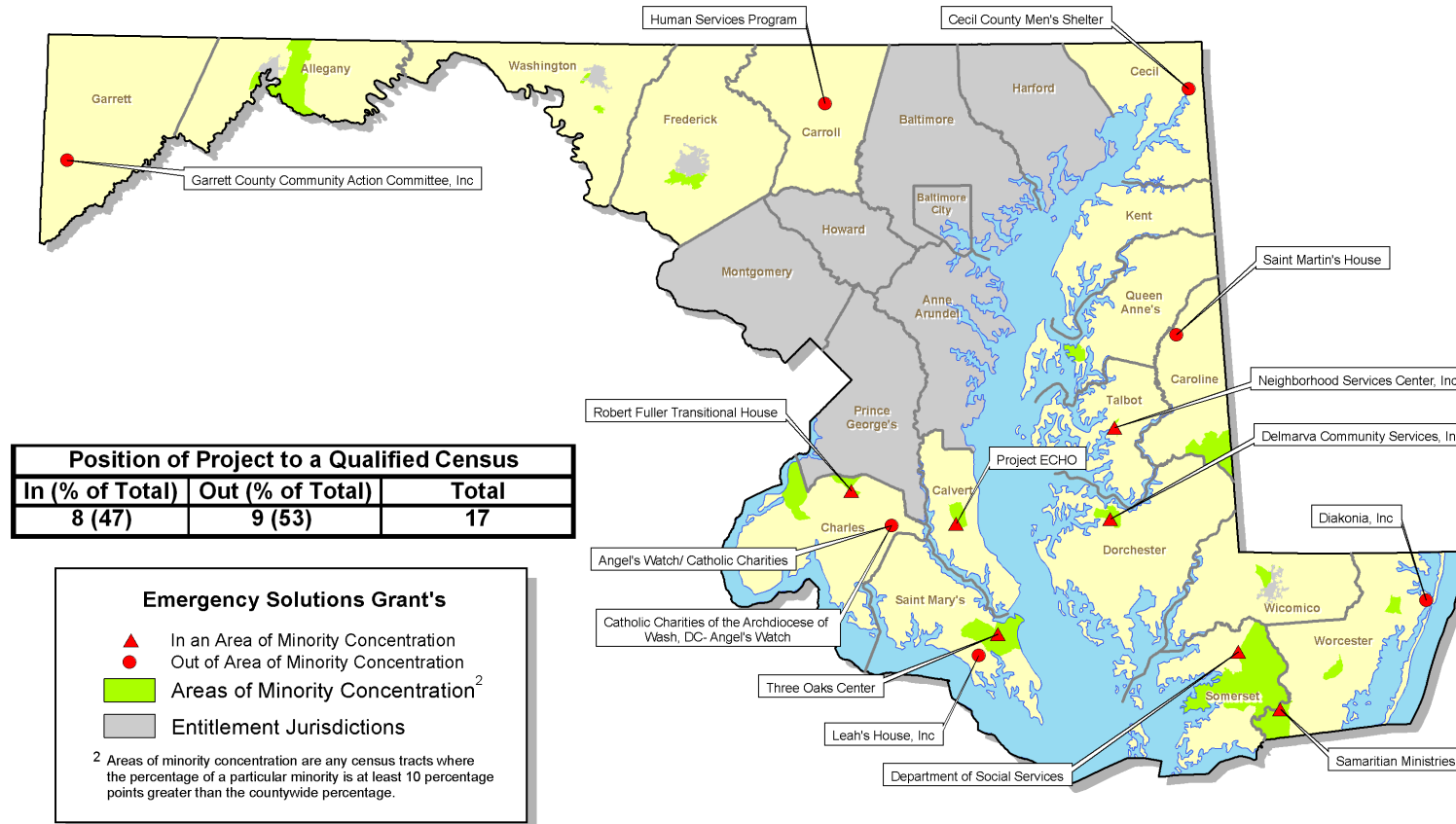
In terms of areas of low-income concentration and CDBG projects, six of the 20 mappable projects were in areas of low-income concentration. Five of the six projects are infrastructure projects, including road repairs, sewer separation, etc. Of these five, three were in the same census tract as the UMES. One project is a housing project located in Emmitsburg. The area is a low-income concentration due to a large convent of retired nuns of The Little Sisters of Charity, as well as the presence of Mount Saint Mary's University. The housing project in question will actually take part of the convent that is no longer used and convert it into affordable housing for seniors. The project is located in a designated revitalization area.

Community Development Block Grant's (Closed date: FY 2012) Located in a Low Income Concentration by Qualified Census Tract (QCT) for Non-entitlement Jurisdictions of Maryland



Lastly, for the ESG program, there were 17 mappable projects that received funding, nine of which were in areas of minority concentration, (Note that there are only 15 projects on the map because some shelters received two grants under the two part allocation of ESG funding during the reporting period)

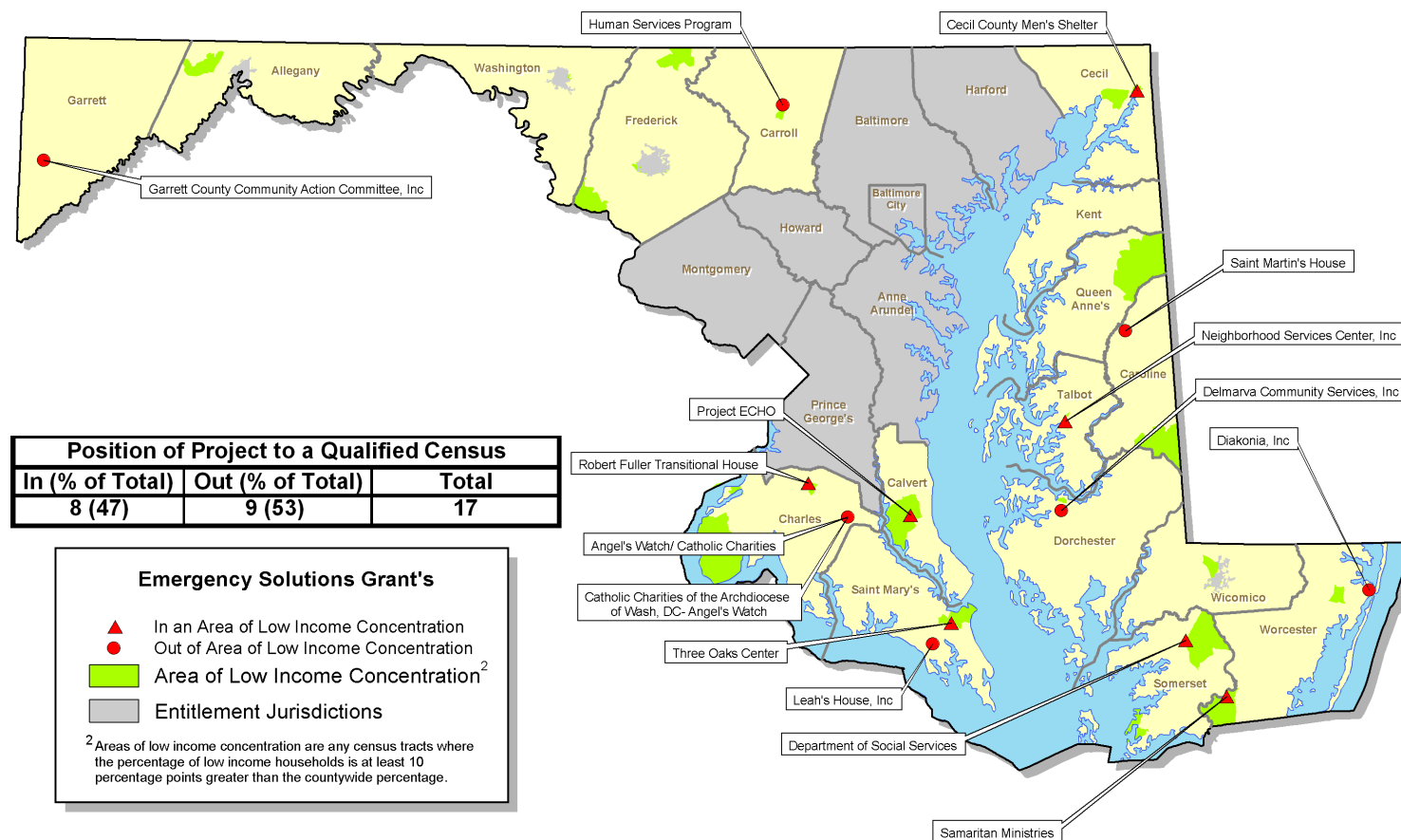
Emergency Solutions Grant's (ESG) (Closed date: FY 2012) Located in a Minority Population Concentration by Qualified Census Tract (QCT) for Non-entitlement Jurisdictions of Maryland



Of the eight grants six of these projects are located in areas where the minority concentration exists due to an institutional structure, such as Project Echo (two grants) which is impacted by a prison work-release facility, Three Oaks Shelter (two grants) which is in an area of concentration due to the Patuxent River Base, and Samaritan Ministries and the Somerset County DSS which are in an area of concentration due to the UMES.

In terms of low-income concentration, eight of the seventeen mappable grants were also in areas of low-income concentration, and again, six of the grants were in areas of concentration due to the institutional structures noted above (the same six ESG grants discussed above).

Emergency Solutions Grant's (ESG) (Closed date: FY 2012) Located in a Low Income Concentration by Qualified Census Tract (QCT) for Non-entitlement Jurisdictions of Maryland



Leveraging Resources

DHCD was highly successful in leveraging resources during the past year. As the table below shows, the federal and State programs operated by DHCD which are primarily used as gap financing programs leveraged more than \$329 million in public and private resources in the past year.

July 1, 2011 - June 30, 2012			
Program	Funds Awarded	Total Project Cost	Leveraging
CDBG	\$8,910,017	\$51,508,165	\$42,598,148
ESG	\$1,018,842	\$8,706,339	\$7,744,621
HOME-MF	\$5,209,035	\$25,112,919	\$19,903,884
Competitive LIHTC	\$12,961,293	\$200,927,099	\$187,965,806
Community Legacy	\$6,000,000	\$77,048,552	\$71,048,552
TOTAL	\$34,099,187	\$363,303,074	\$329,261,011.00

ELIMINATING BARRIERS TO AFFORDABLE HOUSING

In the Consolidated Plan, the State identified eight barriers to affordable housing in Maryland. These included 1) Building Codes and Standards, 2) Local Zoning, 3) Approval Fees, 4) the Permit Approval Process, 5) Lack of adequate financial resources, 6) Housing Acquisition Finance Requirements, 7) Government coordination, and 8) lack of Fair Housing Choice.

DHCD's actions to promote fair housing choice and improve Government Coordination are discussed elsewhere in this Report. As a State Agency, DHCD has no control over local zoning, local approval fees, or the local permit process. However, DHCD has made progress in other areas over which has control. One of these is building codes and standards. As noted elsewhere in this report, the State of Maryland has adopted new building codes that take effect Statewide on January 1, 2012. Adopting uniform building codes will make it easier for developers and individuals to undertake projects statewide.

In terms of housing acquisition financing, the State specifically identified obtaining a down payment as a major barrier to affordable housing. DHCD has addressed this need by continued funding and operation of its DSELP program, which helps families overcome this barrier. DHCD also has provided substantial funding for the construction of new affordable rental housing with "Rental Housing Works" funding which increased the amount available for MF construction by \$17.5 million last fiscal year (the period covered under this report). As also noted in this report, DHCD received a HUD grant for \$11 million during the reporting period specifically to help

persons with disabilities. DHCD also adopted initiatives specifically targeted to Veterans and members of the active military, including reducing MMP rates for military households and offering double our normal down payment assistance through our “Maryland Homefront” initiative. In addition, DHCD offered \$20 million in reduced mortgage loans under our Targeted Areas initiative to help turn around areas impacted by foreclosure.

Lastly, DHCD continues to advocate for more Federal housing resources so that it can provide more affordable housing to individuals and families with housing needs. Sequestration has resulted in DHCD holding on to Section 8 Vouchers when they are returned to help insure that no families who are currently assisted lose their assistance. Deep cuts to the HOME program (50 percent over the past three years) have negatively impacted our ability to help provide low-income housing, and cuts to the CDBG program have impacted our ability to provide affordable housing as well.

LOW-INCOME HOUSING TAX CREDIT

As one of its goals to improve coordination of the tax credit with other housing funds, DHCD adopted a uniform application in 1996 for all State and federal housing programs over which it has control. The application was revised in August 1999, and again in 2002 to reflect changes mandated by Congress. These changes included providing greater emphasis to support family housing. Revisions in January 2011 to the Multifamily Rental Financing Program Guide which is an attachment to the January 2011 Qualified Allocation Plan (QAP) included: enhanced energy efficiency, green and sustainability construction requirements, refined scoring for leveraging and income targeting, modified scoring standards for the evaluation of market studies, and refined scoring for projects involving non-profit and community-based organizations. (NOTE: The QAP was revised again in 2013, but after July 1, 2013, which is the “end date” for this report. Changes in the QAP will be reported in next year’s CAPER).

PUBLIC HOUSING RESIDENT INITIATIVES

HUD asks States under this part of the Performance Report to discuss public housing resident initiatives. The purpose is to describe the activities taken during the reporting period to encourage residents of State public housing units operated by a State public housing agency to help tenants become more involved in the management of public housing and to participate in homeownership. DHCD’s Community Development Administration does not operate physical public housing units in this manner. DHCD does operate as a Section 8 Voucher PHA.

In regard to helping PHA residents participate in homeownership opportunities, PHA residents are able to access all of DHCD’s homeownership loan programs for which they qualify. In addition, DHCD has developed a strategy that allows Housing Choice (Section 8) Voucher holders to use their Vouchers for homeownership. DHCD has formed partnerships with two agencies, the Garrett County Community Action Committee, and the Maryland Rural Development Corporation (both of which are HUD-approved housing counseling agencies) to utilizing the homeownership option of Housing Choice Vouchers. DHCD also offers the program to cover all counties on the Eastern Shore where the Department administers Housing Choice Vouchers, i.e., Caroline, Dorchester,

Kent, Somerset, Talbot, Wicomico, and Worcester Counties. Under the agreements, DHCD is requiring that financing be provided, insured, or guaranteed by the State or Federal government. Lenders will be required to comply with generally accepted mortgage underwriting standards consistent with those of HUD/FHA, GNMA, Fannie Mae, Freddie Mac, the Maryland Mortgage Program, USDA Rural Housing Services, the Federal Home Loan Bank, or other private lending institutions.

Lastly, while not Public Housing per se, DHCD has entered into a business relationship with HUD to act as contract administrator for many apartment complexes with project based Section 8 throughout the State. DHCD's role is to ensure that these properties are well managed. The table below shows the number of units and funding for properties managed by DHCD's Office of Contract Administration.

SECTION 8 CONTRACT ADMINISTRATION		
July 1, 2012 - June 30, 2013		
County	Funding	Units
Allegany	\$2,487,133	538
Anne Arundel	\$10,888,186	1,150
Baltimore City	\$56,162,149	7,609
Baltimore County	\$11,682,124	1,808
Calvert	\$494,634	77
Caroline	\$1,347,492	232
Carroll	\$2,283,335	379
Cecil	\$1,419,604	178
Charles	\$6,795,829	670
Dorchester	\$2,796,463	371
Frederick	\$3,787,678	548
Garrett	\$210,317	50
Harford	\$10,817,473	1,372
Howard	\$6,729,975	1,118
Kent	\$855,975	150
Montgomery	\$31,897,303	3,154
Prince George's	\$22,075,686	2,757
Queen Anne's	\$191,001	58
Saint Mary's	\$1,336,179	242
Somerset	\$651,299	90
Talbot	\$78,327	33

SECTION 8 CONTRACT ADMINISTRATION July 1, 2012 - June 30, 2013		
County	Funding	Units
Washington	\$3,769,441	558
Wicomico	\$4,051,860	691
Worcester	\$1,072,391	228
TOTAL	\$183,881,856	24,061

LEAD PAINT HAZARD CONTROL ACTIVITIES

The State of Maryland is a nationally recognized leader for its extensive efforts to reduce lead paint hazards. Maryland uses both federal and State resources to reduce lead hazards and provide lead-safe units of affordable housing to families with young children who are especially susceptible to lead poisoning. Federal programs used for lead hazard control include programs such as HOME where lead hazard reduction is carried out as a matter of course when rehabilitation projects are undertaken. State funds for lead hazard reduction activities may be used in owner-occupied single-family homes and rental housing of up to 100 units. Licensed childcare facilities may also be eligible for funding. Units must meet the following criteria:

- Be in need of lead hazard reduction activity;
- Be constructed prior to 1950;
- Be structurally sound upon completion of lead hazard reduction activity; and
- Be registered with the Maryland Department of the Environment (MDE) Lead Poisoning Prevention Program (rental units only).

State funds may be provided as loans or grants. Loan terms are based on the cash flow of the property and/or the affordability of the borrower. Grants are available only for properties located in targeted areas defined by DHCD and whose underwriting shows there is no affordability to repay a loan or that the property does not have sufficient value to secure additional debt. Targeted areas are defined by the number of low-income households and the amount of pre-1950 of housing stock. There are no income limits for this program.

RESIDENTIAL LEAD HAZARD CONTROL PROGRAM July 1, 2012 - June 30, 2013			
County	Loans	Units	Amount
Anne Arundel County	10	10	179,153
Baltimore City	72	72	801,947
Dorchester County	1	1	\$37,605
Prince Georges County	1	1	\$11,505

RESIDENTIAL LEAD HAZARD CONTROL PROGRAM July 1, 2012 - June 30, 2013			
County	Loans	Units	Amount
Somerset County	1	1	\$25,000
Washington County	1	4	\$59,500
Wicomico County	5	5	\$111,692
TOTAL	91	94	1,226,402

PRESERVATION OF AFFORDABLE HOUSING

The Department is strongly committed to the preservation of existing rental housing developments. In terms of direct investment, the Department has increased its investment in preservation in recent years. Since 2000 MDHCD has preserved over 14,950 units of affordable housing statewide, including 1,152 units preserved during the reporting period (July 1, 2012 through June 30, 2013). In addition, one energy project, Circle Terrace with 303 units assisted with preservation.

- In 2006 launched an initiative to preserve expiring HUD 202 properties.
- In 2007 opened the Maryland Housing Rehabilitation Program (MHRP) to provide low-interest, subordinate loans for preservation projects, and began working more closely with the USDA Rural Housing Service to recapitalize rural properties
- In 2008, the Department created a \$75 million set-aside of tax-exempt bonds for preservation opportunities
- In 2009 the Department was awarded funding through the Windows of Opportunity Preservation Leaders initiative of the John D. and Catherine T. MacArthur Foundation to further expand its rental housing preservation initiatives. This 10-year program is up and running. Types of activities undertaken included training on green building techniques, and the establishment of short term loan funds to help finance the quick acquisition of at risk properties outside of normal rating and ranking rounds to help ensure the preservation of units at risk of loss to the affordable housing portfolio. The preservation loan funds are focused on counties most heavily impacted by BRAC, including Anne Arundel, Baltimore, Cecil, Frederick, Harford, Howard, Prince George's and Saint Mary's Counties which joined together with DHCD as part of the MacArthur application and subsequent program(s).
- The 2012 Maryland legislature approved an additional \$17.5 million for the Rental Housing Works (RHW) program which was partly used in FY 2013 as subordinate gap financing for DHCD's Multifamily Bond Program (MBP) and 4% Low Income Tax Credits. This also helped with preservation efforts as projects utilizing bond financing typically also require renovation.

Energy efficiency is a key tool to preserve existing rental housing. As ordered by the Maryland Public Service Commission the five EmPOWER Maryland utilities are providing \$72 million in funds to the State of which \$12.5 million is for energy efficiency improvements in rental housing developments through the end of 2014. DHCD's Be Smart program has revolving loan fund components that will be used ongoing to implement energy efficiency improvements in residential and multifamily units. DHCD's EIF pilot program will be used to implement energy efficiency improvements in up to 10 projects within DHCD's existing portfolio.

REMOVING IMPEDIMENTS AND PROVIDING FAIR HOUSING

In the State's Analysis of Impediments to Fair Housing Choice (AI), the State determined it needed to follow a strategy that 1) provided fair housing education, 2) provided for greater outreach to persons of Limited English Proficiency (LEP), 3) helped ensure fair housing choice for persons with disabilities, 4) Work with the federal government to improve data collection on items such as mortgage lending and determining the housing needs of persons with disabilities, and 5) increasing the supply of affordable and accessible housing. The activities the State undertook in the past year are discussed below:

Fair Housing Education

DHCD continued to be proactive in its efforts to provide fair housing education and training in the state. During the past year, the program-accomplished the following:

1. State-Wide Fair Housing Outreach Events – The Maryland Department of Housing and Community Development (DHCD) sponsored three outreach events throughout the State of Maryland. Events seek solutions brought on by foreclosure education, understanding housing rights and responsibilities, discrimination, reasonable accommodations, expanded communities and pathways of clarity for fairness & housing.
2. Fair Housing Educational Material Distribution – DHCD participated in 7 outreach events that were throughout the State of Maryland. These events had attendee's that represented fair housing advocates, renters, landlords, home owners and real-estate professionals. Informational brochures and Fair Housing posters were distributed to 500 attendees. Additional distribution of materials was also forwarded to Non-Entitlement (CDBG) Community Development Block Grant recipients throughout the State of Maryland.
3. Promotion of April 2013 as National Fair Housing Month – The month was recognized with participation at several fair Housing outreach Events throughout the State. The Department of Housing and Community Development sponsored an event for DHCD staff, the presenter was Carol Payne, Baltimore City Field Office Director HUD. Other events were held in Prince George's County, Anne Arundel County, Charles County, Baltimore City, Baltimore and Wicomico Counties. The Prince George's County event which was sponsored by DHCD in partnership with Prince George's County Government, Office of Community Relations, Human Relations Commission and The U.S. Department of Housing and Urban Development.
4. DHCD Partnership and Training Efforts - DHCD formed partnerships with the U.S. Housing and Urban Development (Baltimore Field Office) Baltimore Neighborhood Incorporated (BNI) and the Maryland Commission on Human Relations (see below) that provided guidance and training to professionals throughout the State of Maryland focusing on affirmatively promote fair housing.

Expanding the Supply

As per the information above, DHCD financed thousands of new units of affordable housing during the reporting period. Some projects received multiple sources of funding. However, when all “double counting” is excluded, DHCD produced 2,158 rental units, financed homeownership for 1,577 households, rehabilitated 758 homes, and provided rental assistance to 577 households using RAP and HOPWA funding. In addition, DHCD provided rental assistance through the Section 8 program to over 2,000 households who are not counted under rental assistance since the same families typically receive assistance from one year to the next.

Providing Fair Housing Choice to Persons With Disabilities

In addition to these activities, DHCD took specific actions to increase the housing supply for persons with disabilities both in the homeownership and rental market. In the homeownership area, DHCD continued to operate its Homeownership for Individuals With Disabilities program noted elsewhere in this report, assisting 18 families last year. As noted in previous Performance Reports, DHCD changed its rating and ranking factors for rental housing projects, giving bonus points for projects that will affirmatively market units to individuals with disabilities. This change in policy resulted in 178 units being financed, held and/or marketed to persons with disabilities and other special needs during the reporting period (bringing the total number of units for the disabled to 1,714 since this change was implemented.) DHCD, in partnership with the Maryland Department of Disabilities and the Department of Health and Mental Hygiene applied for, and received \$11 million in funding to provide rental assistance to persons with disabilities. (As per the grant design, persons are expected to start being assisted in January 2014 and preliminary accomplishments will be discussed in next year’s CAPER). As noted earlier in the Performance Report, DHCD also continued to successful operation of its Group Home and SHOP programs as well. These programs provided financing for 28 units/beds for persons with developmental disabilities, mental illness, and other disabilities.

Outreach to Persons of Limited English Proficiency

As noted in last year’s Performance Report, DHCD undertook a major effort to increase information and access to our programs for persons of LEP. DHCD achieved this goal by adding an “En Espanol” section to our website for Spanish speakers, including translating information on all of our homeownership programs as well as all of our special loan programs which focus on housing rehabilitation into Spanish. In addition, DHCD also had information on the Housing Choice Voucher (Section 8) and state-funded Rental Assistance Program translated as well. This involved translating and making available almost 200 pages of information on the website, including links and sub links within pages to other Spanish language pages. In addition, a new Spanish language link was added to the Department’s homepage, which brought together all previously translated documents and materials (such as Maryland Housing Search and Housing Counseling information) with the new materials onto one central site where it is now possible to find all translated materials in one central location.

In addition, DHCD continues to participate in the State's translation services where speakers of other languages than Spanish may call for assistance and translation of information and materials as needed.

Fair Lending and Housing Opportunities

Homeownership

As noted in previous CAPERs, the State of Maryland created a number of new programs to deal with the foreclosure crisis and problems with unfair lending practices, including the Maryland Mortgage Fraud Protection Act, The Protection of Homeowners in Foreclosure Act, and the Real Property Recordation Act. DHCD also created four new programs, Save-A-Home Loan Program, Targeted Areas initiative, Maryland Homefront: The Veterans and Military Family Mortgage Program and REO: DHCD-owned Foreclosure Program, to help refinance mortgages and/or help owners refinance mortgages through the private sector

A new effort that took place during the year was the creation of two "Omnibusman" positions to help promote lending for our homeownership programs in western Maryland. This area of the State has been historically underserved by our programs, in large part due to lack of participating lenders. Through their work, which began in February, DHCD lending in western Maryland increased 16 percent over last year, and was part of the reason DHCD increased the number of homeownership loans it made during the reporting period. In addition, these staff also help persons with disabilities purchase homes, helping to address this need as well.

DHCD's major efforts regarding fair lending and housing opportunities during the reporting period continued to focus on helping households affected by the mortgage crisis.

DHCD continued to operate the HOPE Hotline to help families at risk of foreclosure, providing assistance to housing counseling agencies through both federal and state resources. The Department also conducted 101 outreach events with more than 15,579 people in attendance (NOTE: Numbers in this paragraph are through May 2013, final numbers were not available at press time). Over 28,509 pieces of materials were distributed at these events, and another 85,761 pieces of material were mailed out to persons interested in DHCD's foreclosure efforts. The "Mortgage Late, Don't Wait" campaign also included marketing efforts through paid advertisements on buses and bus shelters, radio spots and movie theater advertising. DHCD also received 8,757 HOPE Hotline calls. HOPE Counseling was provided to 11,380 individuals, of whom 4,116 were found to be HAMP eligible.

As set for in its AI, the State of Maryland also advocated for reforms in the mortgage process, which were included and passed as part of the Financial Service Reform legislation passed by Congress several years ago. DHCD is currently awaiting the federal government to issue the new requirements, which should make for greater clarity and fairness in the mortgage process in terms of private lending.

Maryland Commission on Civil Rights

While DHCD continued to carry out its strategies to increase and expand fair housing opportunities developed under its Analysis of Impediments to Fair Housing Choice, the Maryland Commission on Civil Rights (MCCR, formerly the Maryland Commission on Human Relations) has the primary responsibility for carrying out fair housing activities in the State.

Among their major initiatives in the past year (MCCR reports on a calendar year basis, their most recent report is for CY 2012), the MCCR conducted 138 training sessions for almost 6,800 individuals representing 86 different groups throughout the State, which ties directly back to the education component of the State's AI. MCCR's technical assistance and outreach are part of an ongoing strategy by MCCR to enhance partnerships and relationships between local, State, and federal agencies, including local human relations agencies, the Governor's Office for Minority Affairs, DHCD, HUD, the Department of Justice and others. These activities also tie in directly with the goal in the Analysis of Impediments to improve education about fair housing and fair housing choice.

A total of 65 fair housing complaints were filed state wide in 2012, thirteen of them in areas covered under the State's AI (the remainder of the complaints were in the State's entitlement jurisdictions). Of the 65 statewide complaints (breakdowns by jurisdictions are not available), 22 were based on race, 7 on sex, 42 on disability, 3 on religion, 1 on national origin, and 13 on familial status. Note that the breakdowns exceed the 65 total cases since cases can be filed in more than one category.

THE CONTINUUM OF CARE

Maryland has long been an advocate of the "Continuum of Care" approach of serving homeless persons and persons threatened with homelessness. The three principal features of Maryland's Continuum of Care are:

1. Preventing low-income individuals and families from becoming homeless, providing outreach to homeless persons, and addressing their individual needs;
2. Addressing the emergency shelter and transitional housing and service needs of homeless individuals and homeless families; and
3. Helping homeless people make the transition to permanent housing and independent living.

The Department of Human Resources (DHR) has primary responsibility for carrying out the Continuum of Care in Maryland. They offer a broad array of programs ranging from homeless prevention to shelter to transitional housing programs. The Department of Health and Mental Hygiene is the main supporting partner in serving the homeless, with special emphasis on homeless persons with special needs including helping persons with mental illness, drug or alcohol addictions or other health issues. DHCD plays a supportive role to these two agencies, with primary emphasis on "bricks and mortars" projects – shelters, transitional housing, and

permanent housing – to assist homeless persons as they move through the Continuum, as well as short term rental assistance to families at risk of homelessness. DHR, homeless assistance programs are comprehensive. The services include:

- Service Linked Housing
- Emergency and Transitional Housing Grants (ETHS).
- Homeless Prevention (HPP)
- Women’s Services Programs
- Housing Counselor and Aftercare Programs (HCP)

Service Linked Housing Program

This program connects permanent rental housing tenants to services in the community, stabilizing households in precarious housing situations and preventing homelessness. The program typically funds resident advocates who serve as liaisons between residents, the community, and supportive services such as health service, education, job training, and drug treatment. The table below shows their activities under this program for SFY 2012.

DEPARTMENT OF HUMAN RESOURCES – SERVICE LINKED HOUSING PROGRAM		
Jurisdiction	SFY 2012 Budget	Number of Households Served SFY 2012
Allegany	\$18,000	227
Anne Arundel	\$18,345	197
Baltimore City	\$172,583	1,260
Baltimore County	\$19,545	2,497
Caroline	\$17,196	177
Carroll	\$17,500	365
Frederick	\$55,744	375
Garrett	\$30,792	388
Harford	\$17,242	253
Howard	\$18,000	177
Montgomery	\$37,460	2,092
Prince George’s	\$91,272	815
Washington	\$36,320	123
State Total	\$549,999	8,946

Emergency and Transitional Housing Grant Program

The ETHS program provides funding for emergency and transitional shelters, funds shelter beds and support services such as food, transportation, and case management, provides seed money for new shelters and transitional housing programs, and offers limited rent and mortgage assistance. The table below provides information on SFY 2012 through the HPP and ETHS programs:

DEPARTMENT OF HUMAN RESOURCES – HOMELESSNESS PREVENTION PROGRAM / EMERGENCY AND TRANSITIONAL HOUSING PROGRAM							
Jurisdiction	2012 Number of HPP Grants Approved	2012 Total HPP Households Served	2012 ETHS Individuals Served	2012 ETHS Shelter Bed nights	2012 ETHS Number of Rental Assistance Grants	2012 ETHS Number of Mortgage Assistance Grants	SFY 2012 Budget
Allegany	38	35	217	5,135	15	1	\$62,350
Anne Arundel	134	134	108	3,293	0	0	\$172,421
Baltimore City	273	8,353	7,307	200,628	6	0	\$1,870,234
Baltimore Co.	230	243	1,025	23,443	5	0	\$201,963
Calvert	18	18	59	1,059	0	0	\$31,875
Caroline	21	21	33	880	36	1	\$26,407
Carroll	37	56	115	2,452	0	0	\$59,148
Cecil	45	15	212	3,222	31	0	\$46,866
Charles	15	15	403	10,825	0	0	\$76,676
Dorchester	22	22	188	2,922	0	0	\$37,610
Frederick	57	57	704	25,672	93	0	\$102,988
Garrett	15	15	0	0	60	0	\$20,626
Harford	66	66	552	11,975	24	0	\$58,266
Howard	37	37	213	2,806	40	0	\$78,760
Kent	12	11	2	0	1	0	\$7,484
Montgomery	41	488	748	15,953	166	0	\$316,880
Prince George's	112	112	310	8,950	30	4	\$374,428
Queen Anne's	21	21	0	0	32	0	\$17,326
Somerset	20	20	0	0	15	0	\$12,191
St. Mary's	35	35	117	2,347	28	1	\$75,012

DEPARTMENT OF HUMAN RESOURCES – HOMELESSNESS PREVENTION PROGRAM / EMERGENCY AND TRANSITIONAL HOUSING PROGRAM							
Jurisdiction	2012 Number of HPP Grants Approved	2012 Total HPP Households Served	2012 ETHS Individuals Served	2012 ETHS Shelter Bed nights	2012 ETHS Number of Rental Assistance Grants	2012 ETHS Number of Mortgage Assistance Grants	SFY 2012 Budget
Talbot	23	23	61	856	35	0	\$35,143
Washington	30	53	936	19,505	6	0	\$143,739
Wicomico	74	903	0	0	59	0	\$47,875
Worcester	0	0	427	5,648	24	0	\$32,175
State Total	1,376	10,753	10,863	347,571	706	7	\$3,907,443

Homeless Women Crisis Shelter Program

DHR also assists women and children who are homeless, often as a result of domestic violence. The two tables below show grant awards and persons served.

DEPARTMENT OF HUMAN RESOURCES – HOMELESS WOMEN CRISIS SHELTER PROGRAM			
Jurisdiction	Organization	SFY 2012 Budget	People Served 2012
Ann Arundel County	Sarah's House	\$73,673	648
Baltimore City	House of Ruth, Marian House, Collington Square, Baltimore Outreach Service	\$432,778	667
Baltimore County	Community Assistance Network	\$87,797	753
Calvert County	Safe Harbor	\$51,447	88
Carroll County	Human Service Program of Carroll Co.	\$54,934	131
Cecil County	Domestic Violence/Rape Crisis Center	\$23,000	149
Garrett County	The Dove Center	\$20,000	112
Harford County	SARC	\$66,944	397
Montgomery County	Helping Hands	\$47,364	125
Prince George's County	Sheppard's Cove	\$143,055	257
St. Mary's County	Three Oaks	\$67,241	40
Wicomico County	Life Crisis	\$19,904	168

DEPARTMENT OF HUMAN RESOURCES – HOMELESS WOMEN CRISIS SHELTER PROGRAM			
Jurisdiction	Organization	SFY 2012 Budget	People Served 2012
Worcester County	Diakonia	\$24,557	101
State Total		\$1,112,694	3,481

Housing Counselor & Aftercare Program (HCP)

Operating in five jurisdictions, this program assists low income families who are homeless, or in imminent danger of becoming homeless, to locate, secure, and maintain permanent housing. Counselor's help families establish adequate credit references and to apply for subsidized housing. The counselors can also help families' access local public and private resources for the first and last month's rent, security deposits, utility payments, or donations of furniture.

Housing counselors help families to develop and maintain relationships with landlords, often paving the way for people with credit or reference problems to obtain permanent housing. Other assistance may include helping families locate more affordable housing after a rent increase, or helping to find another apartment located near public transportation that is more suitable for a new place of employment. In many of these instances, people are able to remain in housing or to find new housing before being evicted, and as a result, public and private agencies are saved the cost of providing shelter for these households.

DEPARTMENT OF HUMAN RESOURCES – HOUSING COUNSELOR PROGRAM				
Jurisdiction	SFY 2012 Budget	Households Served SFY 2012	Percentage that Retained Permanent Housing at Least Three Months After Placement	
Baltimore City	\$73,833	511	(5)	- .10%
Baltimore Co.	\$73,833	339	(89)	.26%
Harford	\$36,916	174	(25)	- .14%
Montgomery	\$36,916	163	(37)	-23%
Washington	\$36,916	395	(32)	-.08%
State Total	\$258,423	1,582	(188)	.12%

The other major partner in helping the homeless at the State level is the Department of Health and Mental Hygiene (DHMH). DHMH undertook a number of activities to help homeless persons. DHMH specifically focuses on homeless persons with special needs, such as homeless persons who are mentally ill, homeless persons who have disabilities, homeless persons who have been released from confinement, etc. This included the operation of the Projects for Assistance in Transition from Homelessness (PATH) program, a Statewide Shelter Plus Care Program through several grants received from HUD, the State's SSI/SSDI, Outreach, Access, and

Recovery (SOAR) Initiative, and the Homeless Identification Project developed in SFY 2013 through funding from the state's Alcohol Tax Appropriation.

The Projects for Assistance in Transition from Homelessness (PATH) supported programs continue to serve as major vehicles for providing services to individuals who are homeless with serious mental illness in Maryland. PATH funds are used for outreach, engagement, case management, screening and diagnostic services, assistance with applying for entitlements, including SSI and SSDI benefits through SOAR trained case managers and outreach specialist, consultation to shelters, training, housing assistance, supportive services in residential settings, and mental health and substance abuse services. PATH funded case managers are located in shelters, detention centers, and service agencies, facilitating outreach and access to services in a timely manner. PATH provides outreach and access in urban, suburban, and all rural areas in Maryland. These services also link individuals and families to the fee-for-service system. The PATH Program is targeted to homeless individuals who have serious mental illnesses or co-occurring substance use disorders who are disconnected from the community and lack the necessary supports to obtain permanent housing.

In SFY 2012, MHA received \$1,284,000 in PATH funding. The PATH program provided services in Baltimore City and all 23 counties in the state of Maryland. In SFY 2012, local PATH supported agencies provided outreach to 6,127 individuals. Of these, 2,345 were enrolled in the PATH program and received additional services.

In SFY 2013, MHA received \$1,281,000 in PATH funding. Data on the numbers served will be available in the fall of 2013.

In SFY 2014, MHA has been awarded \$1,203,000 in PATH funding, a decrease of \$78,000 from SFY 2013. Maryland's PATH programs are projected to serve an estimated 4,107 individuals and families. The \$1,203,000 in PATH funding for SFY 2014 will be distributed in the following manner:

Department of Health and Mental Hygiene - PATH Program			
Jurisdiction	Administrative Entity	People Served	Financing
Allegany County	Allegany County Mental Health Systems, Inc.	40	\$52,650
Anne Arundel	Anne Arundel County Mental Health Agency	80	\$24,050
Baltimore City	Baltimore Mental Health Systems, Inc.	560	\$320,746
Baltimore County	Baltimore County Bureau of Mental Health	150	\$94,200
Calvert County	Calvert County Core Service Agency	198	\$28,380
Carroll County	Carroll County Core Service Agency	100	\$35,438
Charles County	Charles County Human Services Partnership	75	\$33,438
Cecil County	Cecil County Core Service Agency	15	\$4,682

Department of Health and Mental Hygiene - PATH Program			
Jurisdiction	Administrative Entity	People Served	Financing
Frederick County	Mental Health Management Agency of Frederick	1,000	\$74,103
Garrett County	Garrett County Core Service Agency	44	\$23,434
Harford County	Harford County Core Service Agency	125	\$68,475
Howard County	Howard County Core Service Agency	85	\$33,916
Mid-Shore Counties	Mid-Shore Mental Health System	90	\$50,124
Montgomery County	Montgomery County Core Service Agency	375	\$110,804
Prince George's County	Prince George's County Department of Family Services, Mental Health Authority Division	150	\$106,652
St. Mary's County	Mental Health Authority of St. Mary's County	400	\$44,140
Somerset County	Somerset County Core Service Agency	100	\$9,429
Washington County	Washington County Core Service Agency	420	\$35,438
Wicomico County	Wicomico County Core Service Agency	50	\$20,934
Worcester County	Worcester County Core Service Agency	50	\$31,967
TOTAL		4,107	\$1,203,000

Individuals who are homeless and have a mental illness are also served by traditional mental health treatment and support programs, including existing psychiatric rehabilitation programs, case management entities, crisis service providers, and mobile and on-site clinic services. In addition, outreach and eviction prevention services, as well as coordination with needed mental health services are provided to homeless individuals. In Baltimore City, Baltimore Mental Health Systems, Inc. obtained grant funds to provide case management and other services for homeless individuals with mental illnesses. State general funds and mental health block grant funds support additional services and programs for the homeless population.

Additionally, MHA provides state general funds to support statewide training for mental health providers, which includes providers of PATH services. A portion of Baltimore Mental Health Systems PATH funding is targeted for training for PATH staff delivering services to PATH eligible individuals. In addition to formal training, MHA have quarterly meetings with PATH and Shelter Plus Care providers to discuss clinical and programmatic issues and to provide an opportunity for information sharing between local providers.

Additional grants have also been used to support needed services. PATH supported services are linked with the HUD Continuum of Care (CoC) Rental Assistance Program (formerly known as Shelter Plus Care), which provides tenant-based and/or sponsor-based rental assistance, matched with an array of supportive services tailored to meet the needs of the individual or family. MHA has

adopted a strategy to target at least 50% of the units for individuals who are homeless and are being released from detention centers. However, several of the small CoC Rental Assistance grants target those without criminal justice involvement or targets those who meets HUD's definition of "chronically" homeless. The success of the program is measured not only by enhancement in the quality of life to consumers but also by the reduction in readmission to detention centers and hospitals or the return to homelessness.

In 1995, the U.S. Department of Housing and Urban Development (HUD) first awarded MHA a five-year, \$5.5 million Shelter Plus Care grant to provide housing for individuals who are homeless with serious mental illnesses and their dependents who are being released from the detention center, or are in the community on intensive caseloads of parole and probation. Last year (SFY 2013), MHA's Rental Assistance Program was renewed at \$4,610,592 through 19 renewal grants.

For SFY 2014, MHA was awarded funding in the total amount of \$4,805,170 for the CoC Rental Assistance renewal grants. Currently, MHA is serving a total of 779 persons, 191 single individuals with mental illness, 187 families with 342 children and 59 other family members through the Rental Assistance grants.

In April 2008, MHA assumed the leadership for the State's SSI/SSDI, Outreach, Access, and Recovery (SOAR) Initiative. For individuals who are homeless access to the Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) programs can be extraordinarily challenging. Nationally, only about 10 to 15 percent of this population who apply for these benefits are approved on the initial application. SOAR offers an expedited process, training for case managers using the Stepping Stones to Recovery Training Curriculum, strategic planning, and technical assistance.

MHA has ensured a strategic and collaborative approach has been taken to the implementation of SOAR within Maryland. This includes establishing a State Planning Workgroup that meets on a quarterly basis and is attended by key stakeholders, including representatives from Disability Determination Services (DDS), the Social Security Administration (SSA), the Department of Public Safety and Correctional Services (DPSCS), the Department of Human Resources (DHR), and participating counties. Each year, the SOAR State Planning Workgroup develops and implements a state wide SOAR Action Plan. MHA has also established collaborative working groups in all participating counties; provided 2-day SOAR trainings; supported trainers to participate in the National SOAR Train-the-Trainer Program; provided technical assistance with the collection of SOAR data and collating monthly reports. Additionally, MHA has been able to create a state technical assistance team to offer assistance to new sites and existing sites with review of medical summary reports, training, and assistance with addressing system related concerns. Also, MHA with assistance from partnering workgroup members produces a bi-monthly SOAR e-newsletter that is sent to all SOAR trained providers and other interested parties.

During FY2013, the newly developed Certification pilot program continued to be implemented in Baltimore City and Montgomery County. The purpose of the program is to ensure high quality applications and provide recognition for all the hard work that goes into completing SOAR applications. In order to become certified, participants must be SOAR trained, complete a specified number of

SOAR applications, be involved in SOAR activities, submit supporting documentation and complete a self assessment form. As of the end of June 2013, nine providers have gained provisional status and eight people hold Full Certification Status.

In SFY 2013, MHA continued to expand the SOAR initiative. In addition to the existing work groups in Baltimore City, Anne Arundel, Baltimore, Frederick, Harford, Howard, Montgomery, Prince George's, St Mary's, Washington, and the Lower Eastern Shore counties (Somerset, Wicomico, and Worcester), MHA supported Cecil and Garrett Counties to establish their Work Groups and complete their work plans. Providers in these counties have undergone SOAR training and are now participating in the SOAR Initiative. Allegany County is currently developing its work group and plan.

In SFY 2013, MHA's Office of Special Needs Populations sponsored several trainings and a conference. The Office sponsored four 2-day Stepping Stones to Recovery SOAR trainings. Each 2-day SOAR training provided an in-depth, step by step explanation of the SSI/SSDI application and disability determination process and provided strategies for case managers working with homeless persons with serious mental illness and co-occurring substance use disorder to successfully access SSI/SSDI benefits.

MHA in conjunction with representatives from community providers and DDS gave presentations about SOAR at a number of conferences in SFY 2013, namely:

- SAMHSA's 2012 Homeless Programs Conference (8/2/12)
- Maryland Rehabilitation Conference (10/10/12)
- Maryland NAMI conference (10/26/2012 and 10/27/2012)
- Mental Hygiene Administration's Office of Special Needs Populations (4/8/13)
- Health Care for the Homeless Annual Conference (4/14/13, 4/15/13 and 4/16/2013)
- Brain Injury Association of Maryland's Annual Conference (4/18/13)

MHA also co-presented at a session at Laurel Regional Hospital (10/2/12) and co-presented a webinar on the SOAR Initiative for Maryland NAMI (4/17/13)

Since September 2009, MHA has been collecting data on success of SOAR in Maryland. Since then, data has been collected on over 530 claims. The approval rate for claims across the state is 81% and the average processing time for initial claims is 71 days. A number of jurisdictions including Baltimore City, Montgomery County and Carroll County have approval rates over 90%. Each month MHA reports data on the SOAR initiative as part of Maryland's state stat program which is tracked by the Governor's Office.

As part of the Homeless ID Project that is being funded through Maryland's Alcohol Tax Appropriation, five dedicated SOAR case manager positions were created in FY2013. Each of the dedicated SOAR Outreach/Case Management positions provides outreach, assistance with applying for SSI/SSDI using SOAR components, assistance with applying for other entitlements i.e. Primary Adult Care (PAC), Medicaid, food stamps, housing, employment, and other supports. The staff undertook a specialized training two day training in November 2013 which covered information about public benefits and implementing SOAR effectively. Two follow up

training sessions were held later in the year. The SOAR positions are in the following locations: Baltimore City (with an emphasis on working with Veterans), Baltimore County, Frederick County, Lower Eastern Shore and Montgomery County.

In SFY 2013, MHA was awarded \$500,000 in funding for the new Homeless ID Project. The funds were secured through appropriations from the Alcohol Tax. The project is implemented by Core Service Agencies through funding provided by MHA. The CSAs contract with community PATH providers to pay the cost for birth certificates and Maryland state identification cards for individuals who are homeless or at imminent risk of becoming homeless, and have a mental illness or co-occurring substance use disorder. The purpose of this initiative is to assist individuals experiencing homelessness who have a mental illness or co-occurring substance use disorder with accessing behavioral health services, medical, entitlements, i.e. SSI or SSDI, or other community supports as a result of acquiring the necessary documentation (ID and birth certificates).

Service for runaway and homeless youth

The unmet needs of youth that are homeless are extensive, particularly the needs of the runaway and homeless adolescents with serious emotional disturbance. A special project, for runaway and homeless youth, continues in Ocean City, Maryland, the state's major beach resort area. Located in Worcester County on the Eastern Shore, Ocean City increases from a relatively small community to a population of close to 400,000 in the summer. Many runaway and homeless youth frequent the resort, some experiencing serious psychiatric disorders, almost all involved, in some way, in drug and alcohol abuse. The agencies in the community have formed a successful collaborative consortium to coordinate shelter, primary health, substance abuse, mental health, and other human services for this population. The project serves youth from all areas of the rest of the Maryland and large numbers of youth from other surrounding states in the region.

The Governor's Office for Children has also established an Unaccompanied Homeless Youth Task Force to identify and the study the unique needs of unaccompanied youth. This task force will be meeting in FY 2014 and will develop a task force report and submit to the Maryland General Assembly its findings. Additionally, Federal community mental health block grant funds have been allocated to provide services to homeless youth.

Services for Children in Homeless Families

MHA has funded and provided technical assistance to a project for young children who are homeless because their mothers and other family members live in family shelters throughout Baltimore City. The Parents and Children Together (PACT) program provides a therapeutic nursery at the YWCA shelter in Baltimore City, and extensive consultation at The Ark, a day care program that serves many of the children who reside in family shelters across the entire city. This population is reported to experience significant developmental delays, particularly in language acquisition.

The Chrysalis House Healthy Start (CHHS) Program administered by MHA serves children. Fifty Three (53) healthy infants have been born at CHHS, including one set of twins. Services that supports the children within the families include prenatal care, nursing care and health education groups for the mothers, parenting classes provided through Family Tree, nurturing and bonding, onsite daycare, and case management services. Eight of the women who were homeless moved into Shelter Plus Care Housing.

MHA's Rental Assistance Program housed 342 children, within the 187 family households. In addition to the housing, the families with children received an array of supportive services through state, local, and private agencies. Services included mental health treatment, case management, alcohol and substance abuse services, health care, legal services, child care, etc.

Children and adolescents with serious emotional disorders who are homeless can access also access services through the Public Mental Health System and other specialized grants if needed.

Services for Justice Involved Individuals

The Maryland Community Criminal Justice Treatment Program (MCCJTP), with total state funds of \$1.9 million, supports specific programs targeted at adults 18 years of age and older with SMI in detention centers. The development and delivery of care extended to these individuals is rooted in two key principles: 1) create a continuum of care by providing a variety of services by mental health professionals working within the jail and in the community; and 2) develop a local advisory board to conduct a needs assessment particular to the jurisdiction. In FY 2013 the MCCJTP operated in 22 Maryland counties. The program received an estimated total of 10,000 referrals from which an estimated 9,000 received treatment. From a combination of State and local funding the program anticipates providing over 5,500 hours of psychiatric services, nearly 22,000 hours of combined individual and group psychotherapy, and more than 20,000 hours of case management. While MCCJTP is unable to track recidivism from county to county until information technology is in place, the current recidivism rate is estimated to be between five percent (5%) and ten percent (10%).

In addition to working with the counties, MHA continued to partner with Baltimore City to provide post-booking aftercare planning through the Forensic Aftercare Services Team (FAST). In FY 2013 FAST screened and conducted face-to-face evaluations with more than 1,300 individuals for program appropriateness and expects to monitor approximately 40 individuals in the community as part of a court ordered release plan.

Maryland's efforts to address the issues of individuals with mental illnesses in the criminal justice system were also driven by legislative action which led to the establishment of various workgroups. Starting in FY 2007, a "think-tank" was established in response to House Bill (HB) 990/Senate Bill (SB) 960. The group was charged with exploring issues targeted at "breaking the cycle of re-arrest and re-incarceration" for individuals with mental illnesses. Now formed as the Mental Health and Criminal Justice Partnership (MHCJP), it continues to work with corrections, mental health, substance abuse, consumer and advocacy groups, and other key stakeholders. Their mission is to identify services that aid in reducing recidivism to detention centers. The workgroup and

its subcommittees continue to assist with the implementation of key projects, such as, data link, reentry services, and mental health first aid training.

Also, the Maryland Advisory Council on Mental Hygiene/PL 102-321 Planning Council, in collaboration with the Mental Health & Criminal Justice Partnership and the Interagency Forensic Services Committee, continued to promote the development of services including early intervention, diversion, and re-entry for individuals with mental illnesses who encounter the criminal justice system. Additionally, MHA submitted a report detailing its plan to enter into memoranda of understanding with local detention centers to establish a data sharing initiative.

Additionally, the Secretaries of the Department of Health and Mental Hygiene and the Department of Public Safety and Correctional Services (DPSCS) created a special criminal justice “dream” team to examine best practices for pre-trial coordination between community mental health and substance abuse; post trial assessments for care in the detention center; health information/data sharing; and new models for discharge for those being released from the Department of Corrections. MHA’s Office of Special Needs Populations serves as the team lead for DHMH. The special criminal justice team is comprised of MHA’s Office of Special Needs Populations, CSAs, ADAA, and representatives from the DPSCS. In FY 2012, the team worked collaboratively to re-initiate the DataLink Project in Baltimore City and have expanded the program to Howard and Anne Arundel counties in FY 2013. A DataLink subcommittee has also been developed in SFY 2014, to determine new sites for the next expansion, develop public health outcomes, troubleshoot and provide technical assistance to new and existing sites. With DataLink, booking data is sent by the DPSCS to the Administrative Service Organization (ASO) for the Public Mental Health System (PMHS). The data is cross referenced against PMHS. The CSA receives the file of individuals who have been arrested with one or more authorizations for the PMHS within the last two years. BMHS notifies the providers and identify areas where individuals could potentially benefit from service enhancements and make connections with the individual to ensure continuity of care and to assist with the release planning.

The DHMH and DPSCS team also submitted a grant application to the Department of Justice for Second Chance grant funding to develop a Reach-In Program. The Reach-In Program is designed to target and serve approximately 75 offenders, with moderate to high risk histories of chronic mental illness and substance use and/or dependence issues. A team of case managers and peer support specialist has been hired and are connecting offenders within four months prior to release to assess community needs and establish or re-establish community linkages. The team will continue to provide services six months post-release and assist with linkages to community based treatment, medical and behavioral care, assistance with applying for entitlements, assistance in securing housing, residential supports, and employment.

In June of FY 2011, a committee was formed to implement SB556/HB1150 regarding training in trauma specific practices and to promote trauma-informed care principles. The committee met on ten occasions over the past year to review progress with regards to training staff and consumers on recognizing abuse, seeking treatment, and reporting allegations. This included recommendations with respect to reporting sexual assault including reporting to the State designated protection and advocacy system. Representatives from the facilities presented progress reports to the committee. An outside consultant was retained to review policy

on risk reduction, training, and policy and procedure. In March, 2012 the Eastern Shore Hospital Center created a single gender unit for women with trauma histories where they will receive education specific to trauma and its impact on behavior. ESHC noted that the women report an increase feeling of safety. In addition, the hospital reports that the use of seclusion and restraint is rarely used. MHA also provides \$440,000 in State general funds for the Trauma, Addictions, Mental Health, and Recovery (T.A.M.A.R.) Project which provides treatment for incarcerated men and women who have histories of trauma and have been diagnosed with a mental illness and/or co-occurring substance abuse disorder. The project is available in nine county detention centers; Anne Arundel, Baltimore, Caroline, Dorchester, Frederick, Garrett, Harford, Prince George's, Washington Counties and at Springfield Hospital Center. For FY 2013, TAMAR is expected to serve nearly 500 individuals with a combination of services that include individual and group counseling, grief counseling, and case management. To date, 92 percent of treated individuals were identified with a co-occurring substance abuse disorder. The program projects that 40 percent of program participants will graduate and a 46 percent completing up to Module 10.

In 2008, TAMAR was recognized with the H.O.P.E. award from the Substance Abuse and Mental Health Services Administration' (SAMHSA) National Center for Trauma Informed Care for the state's leadership in providing trauma-informed care and the TAMAR Program. TAMAR continues to provide presentations and training to State agencies and community mental health centers throughout the state.

In 2007, Maryland-produced a documentary film, "Behind Closed Doors," which highlights the impact of trauma on the lives of four women. Their compelling stories of recovery offer hope and demonstrate the potential for trauma-informed, innovative programming. This nationally recognized film was produced by the Maryland Disability Law Center with support provided through Maryland's Alternatives to Seclusion and Restraint Project, funded by a SAMHSA grant. It was nominated by SAMHSA for the Voice Award. The National Technical Assistance Center has incorporated the film into their national and international trauma-informed care trainings for publicly funded institutions. A follow up documentary, "Healing Neen," was produced with partial funding from the State and directed by the Maryland Disability Law Center. In 2010, the film featured the life story of Tonier Cain (one of the women featured in the original documentary) and is also used as a national and state training tool. Laura Cain of Maryland Disability Law Center was presented with the Visionary Award by On Our Own of Maryland for the "Healing Neen" documentary.

The majority of the women with co-occurring disorders in the criminal justice system have children and a smaller population is pregnant while incarcerated. MHA was instrumental in developing and implementing a program for eligible pregnant women who were incarcerated or at risk of incarceration in local detention centers and the Maryland Correctional Institute for Women (MCIW).

The Chrysalis House Healthy Start (CHHS) Program, which replaced the TAMAR's Children Program, is a collaborative effort with the Department of Public Safety and Correctional Services, the Administrative Office of the Courts, the Alcohol and Drug Abuse Administration, the Family Health Administration, Baltimore Mental Health Systems, Inc. and the Archdiocese of Baltimore. This program, funded through state general funds, consists of a 16-bed diagnostic and transitional facility for pregnant and post-partum women and their babies. Pregnant women are referred by the court, the state, Defense Attorney, or DHMH. A comprehensive

assessment is conducted by a licensed clinician and an individualized treatment plan is developed between each woman and the treatment team. After the newborn's birth, the mother and baby remain in the residential facility and receive a comprehensive array of services. Services include medical care through contract with a health care organization, mental health treatment which includes trauma and attachment-based treatment interventions, substance abuse treatment and co-occurring treatment services, legal services, parenting and childcare services which includes involvement from the Healthy Start and Family Tree Programs, housing, after-hours residential support, health education, and other support services.

Between July 2007 and June 2013, there have been 99 separate admissions to the program and 53 healthy babies have been born during this period. The majority of women are known to have both mental health and substance abuse issues and have a history of significant trauma. The largest source of referrals is from Baltimore City Detention Center and Baltimore City Women's Detention Center.

Evaluations undertaken have consistently shown significant reported improvements in mental health, overall health, and day to day functioning and significant reductions reported in criminal behavior. A recent evaluation report indicated a correlation between length of stay and subsequent involvement in the criminal justice system with those staying longest at CHHS seeming to be least likely to have further involvement in the criminal justice system.

DHCD carried out its supportive role in the Continuum through a combination of actions and programs. DHCD used two programs to prevent families from becoming homeless – the State's RAP program and the ESG program. DHCD funded 31 homeless prevention grants with ESG funds. In regard to State funding, as noted above, a total of 498 households were helped with RAP funds.

The emergency and transitional needs for homeless individuals were also addressed through the ESG program. Under the ESG program, DHCD provided maintenance and operating funding for 49 different emergency shelters assisting 2,130 persons.

Helping the homeless make the transitional to permanent housing was made through DHCD's Shelter and Transitional Housing Grant program. As noted above, this program financed 1 project with 22 beds/units of transitional housing during the reporting period. Permanent housing was provided through DHCD's rental housing programs, which financed 1,950 units of affordable rental housing in the past year.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

During the past year the Maryland AIDS Administration of the Department of Health and Mental Hygiene (DHMH) continued to operate the HOPWA program. DHMH gives funding from the grant to carry out the Maryland Rural Rental Assistance Program which provides rental assistance to persons with HIV/AIDS, while DHMH uses its portion of the funds for supportive services. This DHCD operated program operates in the twelve rural counties in Maryland that do not receive HOPWA funds through the HOPWA entitlement program. The twelve counties under the State program are Allegany, Caroline, Cecil, Dorchester, Garrett, Kent, Saint

Mary's, Somerset, Talbot, Washington, Wicomico, and Worcester. The table below provides information on families assisted by DHCD during the reporting period:

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS			
July 1, 2012 - June 30, 2013			
County	Units	People	Financing
Allegany	2	2	\$4,846
Caroline	0	0	0
Dorchester	8	20	\$39,582
Garrett	1	1	\$3,150
Kent	0	0	0
OSomerset	1	1	\$4,796
St. Mary's	5	8	\$28,688
Talbot	1	1	\$6,527
Washington	4	10	\$20,002
Wicomico	6	10	\$29,686
Worcester	2	5	\$9,538
TOTAL:	30	58	\$146,835

Assistance to Persons with Special Needs

In addition to activities funded under the HOPWA grant, DHCD provided assistance to persons with Special Needs, including persons with disabilities and the elderly and frail elderly, through a variety of State programs. This included the persons assisted with the 31 beds financed under the Group HOME and SHOP programs, and the 18 households assisted under the Homeownership for Persons with Disabilities Program. In addition, as noted above, DHCD continues to support providing housing to persons with Special Needs in its rating and ranking system for developing multi-family rental units. This was achieved by doubling the number of points received under the rating and ranking system for rental housing loans that provide accessible units for persons with Special Needs. This resulted in 178 rental units being financed through these programs during the reporting period, which use both federal and State funds, including federal HOME funds, Low-Income Housing Tax Credits, State appropriations, as well as private financing and developer's equity among other sources. All of these additional units are either fully handicapped accessible or specifically outfitted for persons with visual or hearing disabilities.

Antipoverty Strategy

The Community Services Block Grant Program (CSBG) was created by the federal Omnibus Reconciliation Act of 1981 to provide a range of services designed to assist low-income people. Services rendered under the CSBG program tie directly into the State's Anti-poverty strategy as it helps low-income people attain the skills, knowledge and motivation needed to achieve self-sufficiency

Congress appropriates funds for the CSBG program. Eligible entities or Community Action Agencies (CAAs) must receive annually 90% of the funds appropriated. These eligible entities have been designated by either the federal government or the State of Maryland's Department of Housing and Community Development to act on behalf of Maryland's low-income population. The CAAs are required to provide programs that meet the needs of the local jurisdiction.

The table below shows activities Maryland's CAAs are undertaking with CSBG funds. Please note that the "individuals assisted" column is a best estimate because the program operates on a federal fiscal year basis, which closes September 30, 2013.

COMMUNITY SERVICES BLOCK GRANT Est. Activity July 1, 2012 - June 30, 2013					
Grantee Name	Project County	Individuals Assisted	Grant Amount	Leveraged Dollars	Total
Allegany Co. HRDC	Allegany	23,224	\$262,374	\$12,122,128	\$12,384,502
Anne Arundel County EOC	Anne Arundel	9,195	\$327,569	\$8,389,329	\$8,716,898
Mayor's Office of Human Services	Baltimore City	20,283	\$2,786,083	\$38,239,818	\$41,026,301
Community Assistance Network	Baltimore County	20,777	\$514,471	\$4,253,458	\$4,767,929
Delmarva Community Services	Dorchester	7,043	\$267,254	\$15,423,853	\$15,691,107
Frederick Community Action	Frederick City and County	8,455	\$255,289	\$4,193,715	\$4,449,004
Garrett County Community Action Committee	Garrett	7,439	\$240,874	\$12,655,589	\$12,896,463
Harford County Community Action	Harford	16,933	\$240,413	\$3,424,539	\$3,664,952
Community Action Council of Howard County	Howard	11,333	\$239,909	\$5,651,278	\$5,891,187

COMMUNITY SERVICES BLOCK GRANT Est. Activity July 1, 2012 - June 30, 2013					
Grantee Name	Project County	Individuals Assisted	Grant Amount	Leveraged Dollars	Total
Human Services Programs of Carroll County	Carroll	7,359	\$237,924	\$5,932,195	\$6,170,119
Maryland Rural Development Corporation	Cecil, Caroline and Kent Counties	440	\$303,009	\$4,790,831	\$5,093,840
Montgomery County Community Action	Montgomery	13,583	\$438,115	\$7,234,553	\$7,672,668
Neighborhood Service Center	Talbot	7,726	\$236,836	\$708,231	\$945,067
Shore UP! Inc.	Queen Anne's, Somerset, Wicomico and Worcester Counties	11,177	\$428,987	\$15,533,480	\$19,961,595
Southern Maryland Tri-County CAC	Calvert, Charles and Saint Mary's Counties	21,864	\$388,303	\$16,951,596	\$17,339,899
Spanish Speaking Communities of Maryland	Frederick, Montgomery, and Prince George's Counties	7,462	\$60,000	\$270,000	\$330,000
United Communities Against Poverty, Inc.	Prince George's	544	\$521,080	\$2,531,704	\$3,052,784
Washington County CAC, Inc.	Washington	9,590	\$261,984	\$4,095,054	\$4,357,038
TOTAL		190,773	\$8,001,756	\$162,401,351	\$174,411,353

PART II - ASSESSMENT OF ANNUAL PERFORMANCE

The State of Maryland's Consolidated Plan has three major goals:

- To Revitalize Communities
- To Encourage Homeownership
- To Expand the Supply of decent, affordable housing

The State's efforts to meet these goals in the last year were generally very successful.

Goal: Revitalizing Communities

DHCD was very successful in its goal of helping to revitalize Maryland's communities. Under the State's policies, almost all of DHCD's housing, business, and community development programs are targeted to either Smart Growth areas or designated revitalization areas. DHCD's Community Legacy program, the success of the Neighborhood BusinessWorks program, the award of tax credits by the Community Investment Tax Credit program, and the targeting of housing programs to designated revitalization areas all worked together to help revitalize at-risk neighborhoods. Activities undertaken by the CSBG program that helped people living in at risk neighborhoods helped promote community revitalization as well.

FEDERALLY FUNDED ACTIVITIES –

ASSESSMENT OF COMMUNITY DEVELOPMENT BLOCK GRANT PROJECTS IN RELATION TO PRIORITIES

SUMMARY OF ACTIVITIES AND ACCOMPLISHMENTS

Assessment of the Use of CDBG funds in Relation to Priorities of the Con Plan

MD CDBG awarded funds for 28 new grants and 5 amendments to existing grants from July 1, 2012 through June 30, 2013. All were within the High Priority as designated in the Consolidated Plan. For those new grants with activities which serve people, there were 77,402 proposed beneficiaries. Of the total proposed beneficiaries, 61,185 or 79% are estimated to benefit low and moderate income (LMI) persons who are defined as persons with income below 80% of the area median income (AMI) established for each county by HUD. For housing related activities, 264 units will be constructed or rehabilitated. Of those, 100% are estimated for low and moderate income households. Additionally for housing related services, 200 households were proposed for temporary relocation assistance as a result of Hurricane Sandy. There is one grant which will result in the demolition of 1 blighted building. One new grant will result in the creation of 15 new jobs. Additionally, we can further report the following:

Proposed and Accomplishments - Housing

For Program Year 2012, there are 8 grants with housing activities. They include: 1) rehabilitation of 75 owner-occupied units; 2) rehabilitation of 128 multi-family rental units; 3) acquisition and construction of 91 multi-family rental units; and 4) assistance to 200 temporarily displaced households. The proposed activities will only benefit low and moderate income households. The following is a comparative analysis of the types of housing units proposed for Program Year 2012 and actual units accomplished during Program Year 2012 from previously awarded grants.

Program Year 2012	Owner Occupied Rehabilitation		Multifamily Rental Rehabilitation		Multifamily Rental Construction		Temporary Relocation	
	P	A	P	A			P	A
	75	22	128	0	91	0	200	115

Note: P=Proposed, A=Accomplished

The following is a comparative analysis of the homeowners and renters who benefited to date from Program Year 2012 CDBG assistance within the low and moderate Income levels:

Housing Beneficiary Analysis

Of the 264 units proposed to be rehabilitated or constructed in Program Year 2012, 22 units were completed by June 30, 2013. Of those, 22 are occupied by the low moderate income homeowner households.

Income Level	51-80% AMI	31-50% AMI	0-30% AMI		Income Level	51-80% AMI	31-50% AMI	0-30% AMI
Renter Households					Homeowner Households			
Senior	0	0	0		Senior	7	2	4
Small	0	0	0		Small	3	3	0
Large	0	0	0		Large	0	0	0
Other	0	0	0		Other	1	0	2
Total	0	0	0		Total	11	5	6

Senior - 1 and 2 members with either person 62 years old or older.

Small - 2 to 4 members.

Large - 5 or more members.

Other - All others.

Proposed and Accomplishments - Economic Development

There was one new grant awarded for economic development activities during Program Year 2012. The following chart identifies the number of jobs created and retained during Program Year 2012 as a result of previously awarded grants.

Program Year 2012	Jobs Created	Jobs Retained	Total # LMI Jobs	Low and Moderate Income Ranges		
				0 – 30% AMI	31 – 50% AMI	51 – 80% AMI
	62	23	42	15	8	19

Proposed and Accomplishments - Slum and Blight

During Program Year 2012, there was one new award to address the removal of slum and blight. It will result in the demolition of one blighted building.

Proposed and Accomplishments - Public Facilities Accomplishments

Three new grants were awarded during Program Year 2012 for renovations to existing public facilities. For improvements to public facilities, 51% of all beneficiaries must be of low and moderate income. The funded public facilities will serve clientele that are either presumed or income qualified to be low and moderate income. The following chart identifies the number of beneficiaries proposed for Program Year 2012 and actual beneficiaries reported during Program Year 2012 as a result of previously awarded grants.

Program Year 2012	Proposed	Proposed LMI	% LMI	Prior Year Grants	Actual	Actual LMI	% LMI
	1320	1320	100		6030	4476	74%

Proposed and Accomplishments - Infrastructure

Nine new grants were awarded during Program Year 2012 for construction of new infrastructure or improvements to existing infrastructure. Three amendments were made for infrastructure grants awarded in prior years. For infrastructure activities, 51% of

all beneficiaries must be of low and moderate income. The funded infrastructure activities will benefit communities or areas where it has been determined that at least 51% of the persons living there are of low and moderate income. The following chart identifies the number of beneficiaries proposed for Program Year 2012 and actual beneficiaries reported during Program Year 2012 as a result of previously awarded grants.

Program Year 2012	Proposed	Proposed LMI	% LMI	Actual	Actual LMI	% LMI
	33,668	20,802	61.7%	8498	4849	57%

Proposed and Accomplishments - Public Services

There were no new grants awarded for public service activities during Program Year 2012.

Resources

Each year, CDBG projects are leveraged from a variety of resources: local jurisdictions, counties, non-profits, private businesses, as well as other State and Federal agencies. Overall, \$1 of CDBG awarded has been leveraged with \$20.91 of funds from other resources for Program Year 2012. The Summary of CDBG Projects awarded funds for Program Year 2012 includes leverage and total project cost.

CDBG Monitoring

Each open activity is assigned a performance and outcome measure consistent with the type of CDBG activity. MD CDBG Program continues to use its revised grantee reporting system to collect the required performance and outcome data for HUD. Grantees receive a briefing on performance and outcome reporting at CDBG's annual Application and Training Workshop and, in more detail, at Implementation Training for grantees. Technical assistance for grant reporting is also provided on an on-going basis as needed. The progress by grantees on meeting performance and outcome requirements, as well as accomplishments and beneficiaries, are reported in HUD's Integrated Disbursement and Information System (IDIS) by the MD CDBG Program.

CDBG Project Managers conducted 36 monitoring reviews during Program Year 2012. MD DHCD uses the team approach to monitor regulatory compliance, accomplishments, performance measurement outcomes and national objectives of the various grant components. CDBG Project Managers provide technical assistance to grantees as needed during the administration of the grant. Each project is monitored, at a minimum for eligibility, national objective and financial management. In most cases, the monitoring

includes a review of all applicable areas specific to the project. The Monitoring Handbook contains checklists for evidence of documentation to indicate that grantee practices are consistent with CDBG policies and regulation. There are checklists for:

- Environmental review
- Project Management and Record keeping
- Financial Management
- Procurement and Bonding
- Acquisition
- Relocation
- Fair Housing/Equal Opportunity (FHEO)
- Labor Standards
- Housing Rehabilitation
- Public Facilities / Infrastructure
- Economic Development
- Sub Recipient Monitoring
- Audit Compliance

The grant monitoring also includes a review of the evidence of documentation that the designated performance measures and outcomes have been met.

The grantee is sent a written report of the monitoring results. If there are findings or matters of concern, the report includes corrective actions that the grantee must achieve for compliance. When all findings and matters of concern are resolved, the monitoring phase of the grant is completed and project moves to closeout.

Closeout of CDBG Projects

Upon successful completion of the monitoring phase, the State initiates the closeout process. During Program Year 2012, 33 CDBG projects were closed by the State.

Goal: Encouraging Homeownership

Although the numbers improved, DHCD did not meet its Con Plan homeownership goals for the past year. Due to continuing problems in the homeownership market, DHCD provided homeownership to 1,577 (non-duplicated) households last year, below its goal of 1,868 units. However, we note that the number of loans closed was more than double the number of units (724) financed two years ago. Until or unless the homeownership market fully recovers from the “Great Recession”, it is unlikely that DHCD will

meet the homeownership goals established under the Con Plan. (In addition, while not part of the original goals, we would note that DHCD also financed over 1,100 EMA loans last year.)

Goal: Expanding the Supply of Decent Affordable Housing

The Department financed 2,158 units of Rental Housing, virtually meeting its goal of 2,184 units. 1,577 of the units were family rental units and 670 units were senior rental units. 178 units are set-aside for persons with disabilities with 50% or less of AMI. 1,152 units were preserved, 868 for family households and 284 for senior households.

DHCD has greatly exceeded its five year goals for the Special Loan programs. The office was reorganized during the reporting period, but even so, based on previous production they had already exceeded their five year goals under the Con Plan last year. For the rental subsidy programs, DHCD assisted 577 households through RAP, and HOPWA, which exceeded its goal of 500 units.

Goals and Accomplishments

The table below shows DHCD's proposed housing goals for each Consolidated Planning year compared to actual accomplishments.

GOALS BY YEAR								
	Rental Housing		Homeownership		Special Loans*		Rental Subsidy	
Year	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
2010	2,600	3,179	1,868	724	3,704	4,515	2,794	2,788
2011	2,184	2,255	1,868	1,450	3,704	5,973	500	606
2012	2,184	2,158	1,868	1,577	*	758	500	577
2013								
2014								
TOTAL	6,968	7,592	5,604	3,751	7,408	11,246	3,794	3,971

NOTE: Actual Numbers for Homeownership and Rental Housing are non-duplicated counts. That is, for homeownership, owners who received both an MMP loan and a DSELP loan are only counted once. For rental housing, most projects have multiple funding sources (for example, Tax Credits, HOME, MEEHA and State funds) but units are only counted once. For the Rental Subsidy Programs, Housing Choice Vouchers are only counted in the first year in order to avoid double counting.

*During the reporting period, the Special Loans office was re-organized, with programs that had been previously under the Office moved to a newly created office focusing on energy assistance. Consequently, the goals for the newly revised office and its

functions had not been established when this change took place.

The table below shows DHCD's housing accomplishments compared to the five year goals established in the Consolidated Plan:

Accomplishments to Date					
Report Year	Rental Housing	Homeownership	Special Loans	Rental Subsidy*	Total for Reporting Year
2010	3,179	724	4,515	2,788	10,264
2011	2,255	1,468	5,973	606	10,005
2012	2,158	1,577	758	577	7,082
2013					
2014					
Total	7,592	3,769	11,246	3,971	27,351
Five Year Goal	13,350	9,340	7,680	3,294	33,484
Percent Production Five-year Goal	56.86%	40.35%	146.43%	120.55%	81.68%

* Note that FY 10 funding for Rental Subsidy includes Vouchers Administered. Years 2011-2014 does not include the Section 8 Vouchers the Department was already operating in 2010 in order to prevent double counting. Rather, this number includes RAP and HOPWA assistance, as well as new VASH (homeless veterans) Vouchers given to DHCD to administer.

Housing that meets Section 215 goals

HUD asks grantees to report on housing that meets Section 215 goals. Housing that meets Section 215 criteria are housing units that meet all the same income targeting and repayment provisions of the federal HOME program, whether or not the housing units were actually HOME funded. All rental services assistance, and all special loans units, and all rental units that DHCD financed in the last two years would meet Section 215 goals. While many of DHCD's homeownership loans went to households who meet Section 215 income limits, because our repayment requirements are different than those of the HOME program, most homeownership units don't meet Section 215 criteria. Consequently, only the HOME-financed homeownership units would meet Section 215 goals.

The Public Welfare

The financing the State provides for the development of affordable rental housing is not available in the private sector. Low interest loans and grants from the State (coupled with federal, local and private resources) are critical to the success of these financing

programs as part of the Department's overall neighborhood conservation efforts. Without the State's programs to fill funding gaps and leverage other money, a significant amount of housing would not be generated. Revitalization efforts often consist of the rehabilitation of older buildings that contain hazardous materials. DHCD financing is typically used to abate such health, safety and environmental hazards as lead paint and asbestos. In addition, critical systems, such as heating, plumbing, electrical and structural, are replaced and upgraded. Investment in rental housing development also generates State and local government revenue. State revenue during construction includes sales tax, personal income tax and transfer tax. Construction period revenue to local governments includes personal income, transfer and recordation taxes, along with impact, sewer, water and other fees.

Industries and trade groups also benefit from the production of rental housing. The creation of jobs and the generation of intermediary fees provide additional financial benefits to appraisers, architects, engineers, attorneys, developers and general contractors.

The ability to maintain or increase the level of homeownership in any given community can have a critical impact on the health of the community and the residents. The elimination of funding would reduce the opportunity for Marylanders to become homeowners and for our communities to reach their full potential.

The Special Loan Programs reduce public health threats by eliminating lead hazards and providing funding to supply adequate water and sewage disposal systems in residential housing. It is well documented that lead in the blood severely affects children less than six years of age and pregnant women. A lead-poisoned child's medical bills may be as high as \$1,000 a day and the child will sustain permanent injuries. These injuries reduce the child's ability to become a productive member of society. More often than not, the lead-poisoned child has no insurance, so medical charges are borne by taxpayers. The main source of lead hazards is from the deterioration of lead-based paint in residential housing, primarily those built before 1950. Maryland has more than 160,000 of these units. Special Loans receives funding to eliminate the hazards of lead-based paint in residential housing. The small investment to eliminate lead hazards pays many dividends by eliminating potential medical costs and societal costs.

The group housing programs reduce the overall costs to government for housing individuals with disabilities. Large residential institutions charge a rate 3 to 4 times the rate to care for an institutionalized individual than community-based residences. The State is primarily responsible for the cost of care. Consequently, the State realizes substantial savings when an individual is placed in a community residence, rather than a large institution. Also, many privately financed group housing sponsors must rent their facilities at high rates in order to pay high interest rate mortgages from private lending institutions. Financing through the Department's programs allows the sponsor to lower housing costs, and provides an opportunity for the State to recapture these funds and reuse them to provide additional housing.

HOME Specific Reporting Requirements

The activities carried out under the State's HOME Program during the reporting period followed the overall objectives identified in the Consolidated Plan. The fundamental objective of the Consolidated Plan is to serve the needs of the very low-income households in the State of Maryland. The HOME Program has been instrumental in helping to meet the housing priority needs of those households identified in the Plan. The housing goals identified included providing homeownership opportunities for very low-income Maryland citizens, revitalization of existing neighborhoods and communities, and leveraging valuable State resources.

The HOME funds committed during the reporting period were consistent with the goals and the objectives identified in the Consolidated Plan. During the period July 1, 2012 through June 30, 2013, the State utilized \$7,750,714 in HOME funds. These funds were used for -61 loans, totaling 92 HOME-assisted units, at an average cost of 84,246.89 per unit. These consisted of \$5,209,035 for multi-family rental housing projects, \$265,018 for homeownership assistance, \$1,920,996 for homeowner rehabilitation assistance, \$239,165.00 in single family rental projects \$37,500 for Tenant Based Rental Assistance in Carroll County and \$79,000 for 1 Group Home Acquisitions in Anne Arundel County.

Rental housing activity consisted of: (3) three multi-family rental housing projects receiving a total award of \$5,209,035 in HOME funds for 133 units of which 31 are HOME-assisted units .

On-site monitoring inspections were conducted for 30 multi-family HOME-assisted projects, containing a total of 1,580 units, with 467 of those being HOME-assisted.

There were 33 direct homebuyer assistance projects during the reporting period. HOME funds were primarily used as soft second mortgages to help make home purchases affordable, as well as for down payment and closing cost assistance..

HOME Program Incomes Served				
ACTIVITY	0-30%	31-50%	51-60%	61-80%
Homebuyer Assistance	2	11	6	14
Owner Occupied Rehabilitation	8	8	2	4
Sponsor Acquisition/Rehab Rental	4		1	
TOTAL	14	19	9	18

Homeownership assistance succeeded in assisting families with three or more members. Nineteen (19) families with three or more members used HOME funds to purchase their homes. Homeownership assistance also reached the minority population by assisting 13 minority households.

Homeowner rehabilitation continued to play a major role in the HOME Program. There were 22 individual homeowners assisted during the reporting period. The average HOME program cost per unit for homeowner rehabilitation was \$87,318.00. The majority of the activity was generated through the Special Targeted Areas Rehabilitation (STAR) program. The STAR program assisted households who could not qualify for other State loan programs. There were also two rental units assisted during the reporting period.

Affirmative Marketing:

The requirements for affirmative marketing in accordance with Section 92.351 are contained in the written agreement, the State's Regulatory Agreement, for the HOME Program. The Regulatory Agreement is executed at closing with entities and sponsors receiving HOME funds for rental housing projects. The success of affirmative marketing is reviewed as part of the ongoing monitoring process for each project. An Asset Management Officer is assigned to each rental housing project that receives financing from the State. The Asset Management Officer works with project management staff to ensure compliance with the Regulatory Agreement, including the requirement for affirmative marketing.

There was one large rental housing project with five or more units under construction during the reporting period. The project under construction contains a total of 14 HOME-assisted units. The procedures for affirmatively marketing units, as outlined in the Regulatory Agreement, will be executed by the projects' owners at closing. The sponsor is required to display the "Fair Housing" logo prominently in the Rental Office and forward copies of all written advertisements and transcripts of radio/television advertisements and transcripts to the Asset Manager during the initial lease-up period. The sponsor agrees to maintain affirmative marketing records and to comply with the provisions of Federal, State and local laws prohibiting discrimination in housing. The recently begun rental housing projects are in compliance with the procedures to affirmatively market their units as specified in the Regulatory Agreement.

HOME PROGRAM – AFFIRMATIVE MARKETING						
July 1, 2012 - June 30, 2013						
Project Name	County	Total Costs	HOME Funds	Total Units	HOME Units	Occupancy Type
Somerset Commons	Somerset	\$10,582,519	\$1,500,000	32	14	Family
BayWood Village/Rock Hall	Kent	\$12,622,100	\$2,000,000	104	14	Family
Calvert Heights	Kent	\$9,773,084	\$2,000,000	40	14	Family
TOTAL		\$32,977,703	\$5,500,000	204	38	

Assessment of Affirmative Marketing Efforts

As noted above, DHCD requires all recipients of HOME funds to have an Affirmative Marketing Plan as part of the requirement for receiving HOME funds. This obligation, along with the obligation to comply with all HOME requirements, is memorialized in the Deed of Trust recorded at initial closing on the financing. DHCD holds a kick-off meeting for all multifamily financing through the Department. This meeting is attended by all members of the development team for the project, including the management company. Whenever departmental financing includes HOME funds, the HOME Program Administrator attends the kick-off meeting to review all HOME requirements. DHCD will emphasize the affirmative marketing obligations and provide written guidance outlining how the owner should comply with this obligation.

As part of its underwriting for the financing, DHCD requires submission of a marketing plan for the property and will review the Plan for outreach to individuals with disabilities and to ensure that an affirmative marketing plan is included as part of the overall project's marketing plans. Failures to include the plan, as well as any deficiencies in the submitted plan are noted in a report back to the development team. All deficiencies must be corrected prior to initial closing of the loan.

Owners are reminded at the project kick-off and at the pre-closing meeting that projects that receive HOME funding are required to keep Affirmative Marketing Plans on site and that such plans will be reviewed as part of compliance monitoring carried out on-site by Asset Managers from the Division of Credit Assurance. During the on-site compliance review, Asset Managers will determine whether the Affirmative Marketing Plan is present, record the goals in the plan, and help capture the data on initial occupants in housing projects, which is also captured in IDIS.

To assess the success of affirmative marketing plans, owners will be asked to provide to the HOME Program Administrator their assessment based on the goals set in the plan. An overall assessment of affirmative marketing plans will be made by the HOME Program Administrator based on a review of the goals of the affirmative marketing plans, the owners' assessments, and the results of initial occupancies.

Below is a list of a number of affirmative marketing initiatives DHCD has undertaken in the past year focused on Minority Business Enterprises (MBEs). These initiatives are intended to encourage and educate minorities and MBEs to use our housing programs.

DATE	EVENT	LOCATION	TYPE OF PARTICIPATION	AUDIENCE	# of ATTENDEES
6/27/2013	DBED with Southern Maryland Black Chamber of Commerce Business Matchmaking Event	La Plata	Exhibitor / Presenter	MBE, Small Businesses, Lenders, Economic Development, Govt	
5/22/2013	FSC First with SBA Meet the Lenders Breakfast	Largo	Attendee / Networking	MBE, Small Businesses, Lenders, Economic Development, Govt	75

DATE	EVENT	LOCATION	TYPE OF PARTICIPATION	AUDIENCE	# of ATTENDEES
4/25/2013	23rd Annual Government Procurement Conference	Washington, DC	Exhibitor	MBE, Small Businesses, Lenders, Economic Development, Govt	400
3/29/2013	WSSC Outreach Event	Laurel	Exhibitor	MBE, Small Businesses, Lenders, Economic Development, Govt	150
3/13/2013	Hosted - DHCD Small Business Forum	City of Frederick	Exhibitor / Presenter	MBE, Small Businesses, Lenders, Economic Development, Govt	44
12/10/2012	Dochester County Economic Summit	Cambridge	Exhibitor	MBE, Small Businesses, Lenders, Economic Development, Govt	136
12/9/2012	Dochester County Economic Summit	Cambridge	Exhibitor	MBE, Small Businesses, Lenders, Economic Development, Govt	35
11/19/2012	GOMA MBE University - Baltimore County	Hunt Valley Oregon Ridge	Exhibitor / Presenter	MBE, Small Businesses, Lenders, Economic Development, Govt	105
11/16/2012	Maryland Legislative Black Caucus Conference	Annapolis	Exhibitor	MBE, Small Businesses, Lenders, Economic Development, Govt	135
11/15/2012	Maryland Legislative Black Caucus Conference	Annapolis	Exhibitor / Presenter	MBE, Small Businesses, Lenders, Economic Development, Govt	88
11/9/2012	Minority & Women Owned Business Expo - BWI Airport	BWI Airport	Exhibitor	MBE, Small Businesses, Lenders, Economic Development, Govt	180
9/4/2012	Maryland Hispanic Business Conference - Bethesda	Bethesda	Exhibitor / Presenter	MBE, Small Businesses, Lenders, Economic Development, Govt	160
7/31/2012	Steny Hoyer SBDC Event	Bowie State	Attendee / Networking	MBE, Small Businesses, Lenders, Economic Development, Govt	77
TOTAL					1,585

In addition to these events specifically targeted to MBEs, DHCD also undertook marketing before the following groups and organizations, where employers/owners of MBEs may have attended:

DATE	EVENT	LOCATION	TYPE OF PARTICIPATION	AUDIENCE	# of ATTENDEES
1/24/2013	Hosted - NBW Presentation	Havre de Grace	Presenter	Small Businesses	15
1/13/2013	Business Building Blocks - Cambridge	Cambridge	Presenter	Small Businesses	66
10/17/2012	Hosted - Small Business Seminar – Waldorf	Waldorf	Presenter	Economic Development & Lenders	8
10/12/2012	Annapolis Economic Development Corporation	Annapolis	Presenter	Economic Development	3
10/10/2012	Hosted - DHCD Small Business Forum	Harford County Fallston	Exhibitor / Presenter	Economic Development & Small Businesses	31
9/27/2012	Governor's Commission on Small Business Town Hall - Southern Maryland	St Mary's County	Exhibitor / Presenter	Economic Development & Small Businesses	58
9/14/2012	Hosted - Bankers and Brokers	Havre de Grace	Presenter	Bankers & Lenders	25
9/7/2012	Maryland Retailers Association	Annapolis	Presenter	Small Businesses	2
9/6/2012	SBA 200e Class	Baltimore City	Presenter	Small Businesses	18
8/16/2012	Business Visits – Cambridge	Cambridge	Presenter	Economic Development	4
8/2/2012	America East SBA Lender Conference	Baltimore City	Exhibitor / Presenter	Bankers & Lenders	200
8/1/2012	America East SBA Lender Conference	Baltimore City	Exhibitor / Presenter	Bankers & Lenders	200
7/24/2012	Chesapeake Bank & Trust – Chestertown	Chestertown	Presenter	Bankers	3
TOTAL					633

Overall, DHCD's assessment of its affirmative marketing is "excellent". DHCD will continue to strive to monitor and assess the success of affirmative marketing plans for multifamily HOME projects while maintaining its strong outreach in areas such as those listed above.

Minority and Women Outreach:

The State takes an aggressive role in encouraging and promoting the use of minority (MBE) and women (WBE) owned enterprises in State funded housing activities. The State's policy sets a goal to make a good faith effort to award 25 percent of the costs of State-funded projects, including those assisted with HOME funds, to minority and women owned business contractors and vendors. For multi-family rental housing projects, extra points are awarded under the project evaluation criteria when a minority or women owned business entity has a controlling ownership interest. Once funds are awarded, rental housing project sponsors must submit a plan describing the efforts they will take to reach the 25 percent MBE and WBE participation goal.

The Department continues its outreach effort to solicit minority and women-owned businesses and to inform developers and contractors of the availability and capability of such entities. The outreach efforts include a review of all solicitations for subcontracting opportunities by the Department's Minority Business Enterprise (MBE) Liaison and Procurement Manager. The Office of Fair Practices will fulfill all reporting requirements as they relate to the Department's participation in the HOME Program.

Assessment of Outreach to Minority Owned and Women Owned Businesses

DHCD requires all HOME funded projects it undertakes to have an approved Minority and Women Business outreach plan for Minority Business Enterprises (MBEs). The Plan is submitted to DHCD before a loan is closed and is reviewed and approved by DHCD's Office of Fair Practices. Compliance with the MBE Plan is monitored through desk audits with the submission of HUD Form 2516, which includes information from contractors on minority and women business activities.

As noted above, DHCD also does active outreach to MBEs. These affirmative marketing efforts give DHCD the opportunity to showcase both business opportunities and housing opportunities for MBEs. Based on information from State Stat, DHCD made 30.34 percent of its awards to MBEs during the reporting period and exceed federal and HUD requirements.

Home Match

The federal government requires that DHCD's allocation of HOME funds be matched by State resources. The match is a 25 percent match, that is, DHCD must provide \$1 in match for every three dollars in HOME funds it receives. DHCD is allowed to "bank" matching funds from previous years, as well as the current program year. DHCD uses its Rental Allowance Program as well as the Bridge Subsidy program to meet the HOME match requirement. These programs offer a direct rental benefit to extremely low-income households, and HUD has determined it as a fully eligible source of match. These programs used \$1,709,993 in state funding during the reporting period. Due to a presidentially declared disaster this year related to Hurricane Sandy, DHCD's match requirement for the HOME Program was waived for FFY 13 which covers the period from October 1, 2012 through September 30,

2013 and FFY 14 which covers the period from October 1, 2013 through September 30, 2014. Therefore, both the RAP dollars and the Bridge Subsidy dollars from October 1, 2012 through June 30, 2013 are being banked in DHCD's HOME match account.

Project Monitoring

DHCD/DCA staff inspected 60 HOME-assisted apartment projects with 3,630 total units and 897 HOME-assisted units during the reporting period. This included both physical inspections and inspecting tenant files. No units failed the physical inspection, and no tenants were found over-income, or paying excess rent or not recertified. In addition to inspecting the projects and tenant incomes and rents, the monitoring also included the inspection of common areas in HOME-assisted projects. This included checking halls, stairwells, laundry rooms, recreation rooms, lobbies, and exteriors. As the chart below indicates, several negative findings were reported.

HOME MONITORING

Description of areas monitored in on-site inspections: <ul style="list-style-type: none"> • Maintenance & Security: General physical condition; preventive maintenance; vacant unit preparation; and security program. • Financial Management: Budget management; cash controls; submission of reports; financial compliance; and rental collection. • Leasing & Occupancy: Tenant selection and orientation; leases and deposits; rent schedule compliance; application processing; recertification system; monthly vouchers; and tenant files and records. • Drug-Free Housing Policy: Evidence of drug use/sales at project address. • General Management Practices: Owner participation; organization and supervision; staffing and personnel practices; operating procedures and manuals; training; and office administration. 	
Total number of projects due for inspection during program year based on total number of units in a HOME-assisted project	60 projects
Total number of projects inspected on-site for property standards during program year	60 projects
Total number of projects inspected on site for accuracy of information on rents and incomes during program year	60 projects
Total number of HOME units and common areas inspected	342 units (Common areas in every project are inspected. Examples of common areas include halls, stairwells, laundry rooms, recreational rooms, lobbies and exteriors.)
Total number of units which did not pass inspection	None
Total number of tenant files reviewed	342
Total number of files in which errors were discovered	None

Public Comments

None at this time